

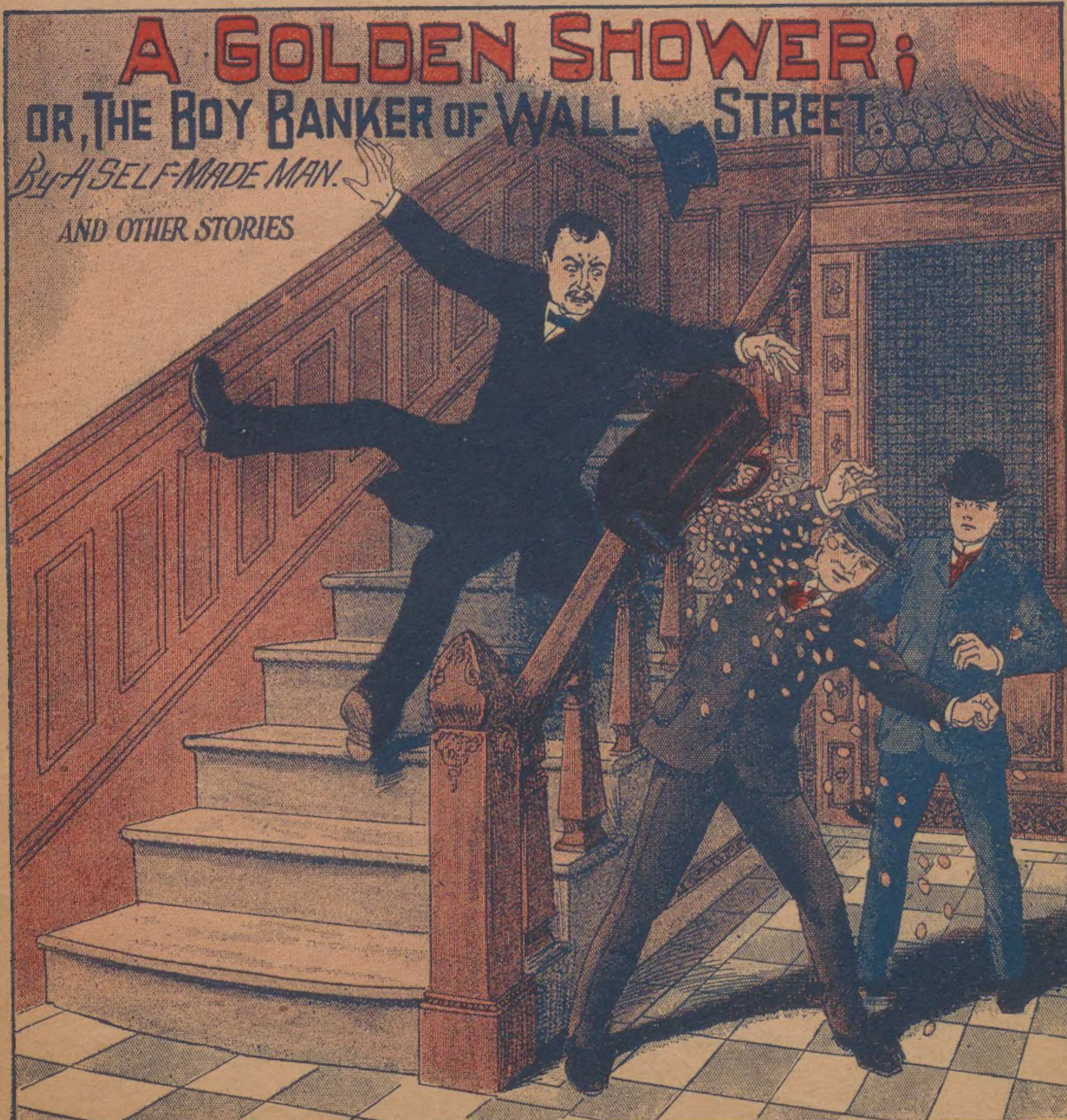
No. 1036

AUGUST 7, 1925

Price 8 Cents

FAME AND FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.



The broker stepped on a banana-peel that some thoughtless person had dropped there. His feet slipped from under him like a flash, and the satchel he carried, escaping from his grasp, opened and deluged Fred with a golden shower.

FAME AND FORTUNE WEEKLY

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No. 1036

NEW YORK, AUGUST 7, 1925

Price 8 Cents.

A GOLDEN SHOWER

OR, THE BOY BANKER OF WALL STREET

By A SELF-MADE MAN

CHAPTER I.—Fred Sparks Finds a Horseshoe And His Luck Begins

"I had a funny dream last night, Will," said Fred Sparks to his friend Robson, as the two came together one morning in a Harlem subway station on their way to their offices in Wall Street.

"Let's hear what it was," said Will, with an air of interest.

"Well, I thought I was walking along the seashore somewhere. The water was as calm as a millpond and shone like a plate of burnished silver in the moonlight. The sky was ablaze with the brightest stars I ever saw. Suddenly a shower of golden stars fell all over me."

"Golden stars!"

"Yes, golden stars, and regular five-pointed ones at that. Yet, the funny part of it was that, as they were in little heaps about me, every one of them bore a remarkable likeness to a twenty-dollar gold piece."

"They did, eh?"

"That what they did."

"Well, go on."

"That's all."

"That's all?"

"Yes. I woke up and found that it was morning, and almost time to get up."

"I suppose it may be considered a lucky omen to dream of a golden shower."

"I hope so, for I can stand a little luck about this time."

"I guess you can. You've had a hard time of it all winter. Your mother was sick a good part of the time, and your sister had to give up her job to look after her. That threw the burden of their support wholly on you. I don't see how you managed to pull through on your wages."

"If it hadn't been that I found a pocketbook with a small wad of money in it we'd have gone to the wall. That happened the very day the agent of the flat came around for his rent for the third time and threatened us with dispossess proceedings because we couldn't pay. I never felt bluer in my life than I did that afternoon. I seemed to see my mother in a hospital, our home broken up and our furniture in the street. That pocketbook saved us. Whoever lost that money lost it in a good cause

At that moment the South Ferry express came along and the boys boarded it.

"How do you like your new boss?" asked Will, after they were pretty well wedged in the crowd of strap-hangers.

"Mr. Pelham? Fairly well. He's quite a dude in his way. The chief thing that I don't like about him is that he is awfully suspicious. He goes nosing around the office as if he thought there was a standing conspiracy among his clerks to defraud him or give away his business secrets. I'm only his messenger boy, but he watches me like a cat does a mouse."

"I shouldn't fancy that kind of a man for a boss."

"A fellow can't always pick his employer to suit himself."

"No, that's true. I'm glad to say I've got a pretty decent one," said Will. "By the way, if we had a little money now that we didn't have to use for a week or ten days we'd stand a good show of making a stake."

"You mean by backing some stock?"

"Yes. The market is a rising one, and the indications are that prices will continue to go up all along the line. A hundred dollars on a ten cent margin basis would stand to double itself inside of the next two weeks if put on a stock like M. & N."

"It might. If I had \$100 I'd give the matter my close attention, but as I haven't why, I sha'n't worry myself over it."

Half an hour later Fred was at his office, seated in a chair in the reception-room, ready for the business of the day. As usual, when Mr. Pelham came in he cast his eyes sharply over his counting-room to see that he was getting his regular pound of flesh from those he honored with a salary every Saturday, then he went into his private room, and Fred followed to assist him off with his coat. A pile of letters always awaited the broker's attention in the morning. His first duty was to go through them, after which he sent for his stenographer, to whom he dictated answers. Sometimes he wrote brief replies himself, which he enclosed in envelopes and sent Fred out to deliver. On this particular morning he called Fred in and handed him three to be taken around. The boy put on his hat and started first for the Johnston Building. As he was about

to cross the street a cab came bustling along. Fred stopped to let it pass. Suddenly something flew through the air between the wheels and landed at the feet of the young messenger. He looked down to see what it was. The horse had cast one of its hind shoes. Fred had always heard that it was a lucky thing to become the possessor of a horse's shoe lost in this manner. So, on the spur of the moment, he reached down and seized it. Nevertheless he was somewhat ashamed of the act, and looked furtively about to see if any one had noticed him pick it up. Apparently the act was unobserved, so Fred, taking the financial section of the morning paper out of his pocket, wrapped the horseshoe up in it and stuffed it into his pocket.

"I wonder if I'm on the eve of a run of luck?" he asked himself as he pursued his way up the street. "First I dream of a golden shower and then a horseshoe is cast at my feet. That looks favorable, at any rate. Now, if I only had a bunch of money and——"

His thoughts were suddenly intruded upon by an unexpected jolt that landed him in the gutter with a stout, well-dressed man on top of him whose weight for the moment seemed to be a ton. The gentleman picked himself up, with sundry angry expressions, more forcible than polite, and after glaring at the boy hurried away and disappeared around the corner.

"Some people want the whole street to themselves," muttered Fred, in disgust, as he scrambled to his feet. Then he noticed that the horseshoe had fallen out of his pocket. Stooping to recover his prize, he saw that it half covered a flat-looking wallet. He picked that up, too, and looked at it.

"I wonder if that was there before the man butted into me, or whether he dropped it when he landed on me like a load of pig iron?"

That was a question the boy could not decide, so he stuffed the wallet into his pocket for future consideration and went on to the Johnston Building. One of the elevators landed him on the fourth floor in a brief time and he dashed down the corridor toward the office of Blumstein & Rubenfeldt, which was his destination. His note was addressed to Mr. Blumstein, and accordingly he asked for that gentleman.

"Busy," said a clerk, laconically, "take a seat."

"Will you take this note in to him?" asked Fred.

"Is it important?"

"Sure," replied the boy.

"Give it to me, then."

The clerk carried the envelope into Mr. Blumstein's private office and Fred walked over to the ticker which was standing in a little alcove near one of the windows. As he took up the tape to glance at the quotations stamped upon it a door behind him opened and Mr. Rubenfeldt came out with a visitor.

"Now, Mr. Rubenfeldt, as the pool is complete, lose no time in buying all the P. & R. shares you can find and have them delivered C. O. D. at the bank. When you've exhausted the available supply you will receive instructions relative to bidding for the stock on the floor. Understand?" said the visitor.

"Certainly, Mr. Bache," replied the broker. "I will start in at once."

The caller then started for the outer door, while Mr. Rubenfeldt retired into his room again. Fred had heard every word, and he knew just what they meant. A combination of trades had been formed to buy in P. & R. shares at their present ruling price with the object of cornering the stock, boosting the price at a good figure and then selling out at the top of the market and dividing the profit of the operation between themselves. The firm of Blumstein & Rubenfeldt had been employed to do the buying for the clique, and Mr. Rubenfeldt had received instruction to get on the job. At this juncture the clerk who had carried his note in to Mr. Blumstein came out with an answer. Fred took it and left the office with his mind in a whirl over the tip he had been so fortunate in getting hold of.

CHAPTER II.—Fred Makes Use of His Tip

Half an hour later Fred got back to his office with a couple of answers in his hand for Mr. Pelham, whom he found, with his hat on, impatiently awaiting his return. The broker read the notes and then left the office for the Exchange. Fred removed the horseshoe from his pocket, and going into the counting-room, shoved it under the big safe. Then he returned to his seat, and taking out the wallet he had picked up in the street, opened it with a good deal of curiosity and anticipation. There were seven \$100 bills in it, a few postage stamps in a little flap, and nothing else. Not a scrap of paper that would designate the owner.

"This is the second pocketbook I've found without any clue to show to whom it belongs. Seven hundred hollars is a lot of money, too. I suppose this will be advertised for. Well, if it is I'll see that the owner gets it."

He slipped the wallet into an inside pocket and then took up the daily market report. He was interested in P. & R., and he wanted to see what it was going at. The highest figure the day before was 65.

"If I dared use that money I found I could buy a hundred shares, and I'd stand to win \$1,000, I'll bet," he said to himself. "I wonder why I couldn't do it and then, if I discovered the owner of the wallet I could return him his money when the deal was over, and I'd be quite a good pile in. No doubt the man would want to pay me something for returning his money, but I'd be perfectly satisfied with the use of it for a few days."

For the rest of the day Fred argued the matter with himself, but he couldn't come to a conclusion. When he got home he showed his mother the wallet and the money it contained, and said he had picked it up on Wall Street.

"I dare say the loser will advertise his loss in one of the morning papers, and maybe I'll get a reward for restoring it," said Fred.

"I should think so, my son, for \$700 is a good deal of money to lose," said his mother. "It would be a small fortune to us."

His sister didn't come in from her work till six o'clock, and he asked her what she thought about his finding the horseshoe.

"I've always heard it was lucky," she replied.

Then he showed her the wallet and the money.

"I found that right afterward," he said.

"My goodness! Seven hundred dollars!" she exclaimed, in astonishment. "You're rich!"

"Oh, it isn't mine—yet," he answered, "I may find the owner."

"He ought to give you a hundred of it. There isn't one in fifty or more who would bother making an effort to return it, not even if they had a clue. The temptation for people to keep what they find is generally irresistible."

Next morning and for two days after he looked for an advertisement about the pocketbook, but saw nothing that in the remotest degree referred to it. At the same time he kept his eye on P. & R., and saw that it had advanced to 67.

"I think I've given the owner of that wallet a fair chance to recover it. No use of my waiting any longer and letting a good thing get away from me. I'll buy a hundred shares of P. & R. to-day, and I'll still watch the lost and found advertisements, on the chance that the man may advertise later on."

So that afternoon he bought the 100 shares, and put up \$670 of the money as a margin of security with a little banking house on Nassau Street that did business largely with moderate investors. The very next day P. & R. jumped to 70. That made Fred feel pretty good. Already he figured he was \$300 ahead of the game. About noon he met Will Robson coming out of the Exchange.

"Hello, Fred," said Will, catching him by the arm, "going in?"

"Yes."

"You'll find things lively on the floor. I believe there's a boom on in P. & R."

"I'm not surprised," replied Fred. "The ticker shows a rise of three points above the opening price."

"I heard a newspaper man say that the stock was likely to go to 80."

"I hope so."

"What difference does it make to you whether it does or not?"

"Because I bought a few shares at 67 yesterday afternoon."

"The dickens you did!" cried Will, in surprise. "Where did you annex the funds?"

"That's one of my secrets."

"Is this straight goods you're giving me?"

"Perfectly straight and a full yard wide."

"How many shares of P. & R. did you buy?"

"Something less than a thousand."

"I should imagine so," grinned Robson. "If you've got ten you'll make \$100 all right if you hold on long enough."

"I'll hold on as long as I think it is safe to do so," replied Fred. "So long, I can't waste any more time talking to you now."

Fred broke away and dashed in at the messengers' entrance. He found, as Will had told him, that things were lively on the floor. Moe Rubenfeldt was the center of an excited throng of traders who were unloading small quantities of P. & R. on him at the advanced price. The broker took all that was offered, and his last transaction recorded stood on the board at 70 3-8. While Fred stood at the railing waiting for Mr. Pelham to come up, Rubenfeldt detached himself from the crowd and walked away. The mob then

broke up at that spot and its members joined other groups. Then there was a lull in P. & R. The stock, however, closed that afternoon strong at 71. Next morning's papers had a whole lot to say about P. & R., and the news caused the appearance of many buyers in quest of the stock.

Fred was out and in the Exchange at intervals up to three o'clock, and he noted the last time with satisfaction that the stock had gone up to 75. Next day the excitement over P. & R. increased to fever heat, and by noon the stock was up to 80. Fred saw the quotation while on an errand to the Mills Building. He had already decided that he would sell out when it reached that figure, so on his way back to the office he rushed up Nassau Street to the little bank and told the margin clerk to dispose of his 100 shares. He knew this would be done in a few minutes, and he returned to the office feeling that he was practically out of danger if a sudden slump set in, which was always liable to happen when a stock was boomed to a higher point than it was actually worth. He met Will Robson on the way, and his friend wanted to know if he was still in the swim.

"Just sold out," replied Fred.

"You don't say! How much do you expect to make?"

"Thirteen dollars profit on a share."

"And you said you had ten shares, I think?" said Will, thinking to draw him out.

"I didn't say a had ten shares. I told you that I had something less than a thousand."

"Well, if you've only got five shares, and that's the least you could buy at the bank on Nassau Street, while few regular brokers will bother with less than a hundred-share deal, you'll make a good thing for the money invested."

Fred nodded and continued on. Next morning he got a statement of account from the bank and a check in full. Then he found that his shares had been sold at 80 5-8, and that he had cleared a profit of \$1,325. He cashed his check that afternoon, returned seven \$100 bills to the wallet, which he placed, carefully wrapped up, in the office safe, and carried home \$300 to surprise his mother with.

CHAPTER III.—William Opdyke

"That horseshoe seems to be working overtime, mother," said Fred, when he reached home, about five o'clock.

"I don't understand what you mean, Fred," she replied, looking up from the stove where she was cooking a rice pudding for supper.

"You know that I haven't been able to get a line on the owner of the wallet. Well, I got hold of a tip that P. & R. stock was going to be boomed, so I couldn't resist the temptation to use the money to my own advantage. I bought 100 shares several days ago and sold out at an advance yesterday. Altogether I made such a good thing that I am able to make you a present of \$300. Here is the money," and he offered her the bills he had brought home. Mrs. Sparks stared at her son. Had Fred told her that he had made a million she would hardly have appeared more astonished.

"Is it possible you have actually made \$300?" she asked him.

"I've made considerably more than that, mother, but I thought \$300 would answer all your purposes for the present, while I would have the balance to call on if another chance turns up to make more money in the stock market."

"I don't see how you ever made so much money," she replied, wonderingly.

"Then don't worry about it, but take the money and use it. When you want more ask me for it, and you'll find it coming your way."

When Edith came home the first thing Mrs. Sparks did was to show her the \$300 that she had received from Fred. Of course the girl wouldn't give her brother any rest until he had explained how he had made the money.

"You say that is only a part of your winnings," she said. "How much more have you got?"

"That is one of my business secrets, sis," he said.

"But I want to know," she persisted.

"Well, here's \$15 to buy yourself a new hat and a new dress. Will that satisfy you?"

"My goodness, you must be made of money!"

"No, I'm made of flesh and blood, with a few bones thrown in," chuckled Fred.

"Aren't you too provoking for anything!" said Edith, taking the three \$5 bills and putting them in her pocket-book to make sure that they didn't get away from her. "So you won't tell me how much you're worth?"

"Not just now. Some other time, perhaps."

With that his sister had to be satisfied, and she gave up further argument. Next day when Fred was rushing down Broad Street on an errand he saw a man ahead whose appearance seemed to be familiar to him. He hastened his steps, passed him, and then looked around. Yes, there could be no doubt about it, this was the man who had butted into him that morning in Wall Street when he found the wallet. Fred believed it to be his duty to find out if the pocket-book and money belonged to him. So he walked to the gentleman, who was a stout man, weighing all of 180 pounds, and said:

"I beg your pardon, sir, but I'd like to speak with you a moment."

"Well, boy," said the stout man, coming to an abrupt halt and speaking a bit gruffly, "what do you wish to speak to me about? I don't know you."

"Do you remember tripping over a boy last week in Wall Street?"

"I do. What about it?"

"I was that boy. Did you lose anything at the time?"

"I lost my wallet, containing \$700, that day, but whether I lost it then or not, I could not say. Am I to understand that you found it?" said the man in surprise.

"I found a wallet containing \$700 on the spot after you went away. As there was no name or other clue to the owner I could not return it. I suspected that you might have lost it, but was not sure. At any rate, as soon as I recognized you just now I determined to ask you about it. Will you describe the wallet and the denomination of the bills to make the matter sure?"

The stout man did so quite accurately, and then Fred declared the wallet was clearly his.

"If you will give me your name and address, sir, I'll return it to you this afternoon, about four."

"Young man, I never expected to see that wallet or the money again. Your honesty is something out of the ordinary run. I am very much obliged to you for offering to return it. Here is my card. You can bring it to my office at your convenience, and you shall lose nothing by it. What is your name and where are you employed?"

"My name is Fred Sparks, and I am working as a messenger for Roger Pelham, stock broker, No. —Wall Street."

The stout man made a note of it on a memorandum pad, shook hands with Fred and continued on his way. The boy looked at the card he had received and saw that it bore the name of William Opdyke, No— Exchange Place, Vanderpool Building. Fred recognized the name as that of a millionaire operator—a man of large and important interests in Wall Street, who figured in the directorates of several of the large railroad systems of the country and was a power in the financial district. To such a man \$700 was a mere bagatelle. Fred delivered his message and returned to the office only to be sent out again on another errand. At half-past three he left the office for the day. He found Robson down at the door waiting for him.

"I'm not going home yet, Will," he said. "I've got to go around and call on Mr. William Opdyke."

"Where's Mr. Opdyke's office?"

"In the Vanderpool Building."

"Do you want me to go around and wait for you?"

"You can if you want to."

So the boys went to Exchange Place together. Will stopped at the door, while Fred took the elevator to the sixth floor. He walked down the corridor till he came to a glass door with Mr. Opdyke's name painted on it in small gold letters. Entering, he asked for the big operator.

"What's your name and business?" asked a clerk.

"My name is Fred Sparks. Mr. Opdyke is expecting me."

The clerk entered the private office and soon returned to tell the boy he could go in. Mr. Opdyke was at his desk.

"Take a seat, Sparks," said the operator, pleasantly, pointing to the chair next to his desk.

Fred took possession of it.

"Here is your wallet, sir," he said, laying it on his desk.

"Thank you," replied the stout man. "That's mine."

He opened it, took out the seven \$100 bills that Fred had replaced, and then handed two of them to the boy.

"I make you a present of those with the greatest of pleasure," he said. "Now, is there any other way I can be of service to you?"

"No, sir. Not that I know of, unless you want to give me a pointer that will enable me to double this money," replied Fred, rather surprised at his own nerve.

CHAPTER IV.—A Golden Shower.

"Young man," said Mr. Opdyke, solemnly, "if you will take my advice you will leave the stock market alone. To most people with a little capital it is the gate to the poorhouse. To a boy like yourself it is a dangerous experiment. If your object in asking me for a tip on the market is merely to double, for some specific purpose, the \$200 I presented you with for returning my wallet with its contents intact, I will gladly present you with another \$200. But to encourage you to go into the market merely for the profit you may expect to reap from a lucky deal would not be doing you a good turn in the long run. I cannot, therefore, give any pointer whatever, but I can give you two more bills," and the operator held them out to the boy.

"I am much obliged to you, sir, but must decline to accept them, as I do not need the money in the sense in which you offer it," replied Fred, politely. "It is my ambition to be a broker or a banker some day, and I am on the lookout to acquire the necessary capital. With my three years' experience in the Street, the constant study I have given to stock market methods, and my present up-to-date knowledge of Wall Street affairs, it is my belief that I can gradually build up a bank account through cautious deals in certain stocks, buying them when they are low and selling at a small advance. A tip from you would be of unusual advantage to me, but, of course, I have no right to expect that you would favor me with one. Thanking you for the \$200 which you have given me, I will now wish you good-afternoon," said Fred, rising.

"Wait a moment, young man," said the operator, who had listened attentively to his words. "I am bound to say that you interest me. Have you already speculated in the market?"

"I only made one deal, sir, and that was recently. I put all my available funds into 100 shares, on margin, of P. & R. I bought the stock at 67 and sold out at 80 and a fraction, clearing \$1,325."

Mr. Opdyke regarded him more curiously than ever.

"You seem to be quite a clever young fellow," said the operator; "indeed, you appear to be smart enough to understand without any advice from me that you are playing with edged tools when you go into the market. Are you resolved to follow up this first success of yours?"

"I am, and I am confident I shall win out in the long run."

"You have certainly the courage of your convictions. I see there is no use in trying to dissuade you from your purpose, and therefore shall not attempt to do so. If you will not profit by the experience of others, you will have to learn at your own cost. However, I like you, young man, and regret to see you join the procession that in nine cases out of ten leads to financial disaster. If I can be of service to you outside of the stock market do not fail to call upon me. Your sterling honesty at least is worthy of encouragement."

"Thank you, sir. I may take you at your word some day," replied Fred. "Good-afternoon."

"Good-afternoon," answered the big operator, turning to his desk.

"Well," said Robson, when Fred rejoined him at the door, "you had quite a lengthy interview with the big mogul."

"Yes. He treated me very nicely. I tried to get a tip out of him, but he wouldn't have it."

"You seem to have caught the speculative fever at last."

"Perhaps I have. The microbe is pretty active down in this neighborhood. The air is filled with them, and it only requires a little capital for them to propagate on. Given that, I guess you'd have a touch of the fever yourself."

Will admitted that there was a whole lot of truth in his companion's remark. Having reached the underground station, they purchased afternoon papers and took a train bound for Harlem. One morning about eleven o'clock, when Fred stepped out of the elevator bound for Exchange Place, he ran into Will Robson in the corridor.

"I was just coming up to see you," said Will.

"Is that so? Must be something important that would bring you to the office."

"It is. I've got hold of a tip, and I want to make an arrangement with you."

"If it's worth anything you've brought your pig to the right market. What is this tip?"

"What will you give me if it pans out a profit to you?"

"Ten per cent. of my winnings," replied Fred, promptly.

"It's a go. Glance your eyes over that. I picked it up in the street."

Fred looked at a memorandum, scribbled in pencil on a bit of paper torn from a broker's pad.

"Back C. & A. to the limit. It is good for a ten-point rise. The Great Mogul has lost his grip on the road, the I. C. having secured control. Act promptly, as the news may be out any moment. W. O."

"You say you picked this up on the street?" said Fred.

"Yes," said Will, with a slight flush.

"I don't like to touch such tips."

"Hold on," said Will hastily. "It was dropped by Opdyke's messenger."

"How do you know that?" asked Fred, sharply.

"I saw him lose it."

"And it wasn't in an envelope?" said Fred, looking keenly at his friend.

"Yes, it was, but the envelope wasn't very securely fastened," replied Will, with a guilty look.

"Wasn't it fastened enough to hold?"

"Oh, come now, what do you want to ask so many questions for?"

"Because I'm afraid, Willie, you've been doing something you oughtn't to have done."

"What's that?"

"You opened the envelope, which might not have been fastened as securely as it should. You yielded to temptation. You guessed the note was from Mr. Opdyke, and suspecting it contained information of importance, you were guilty of a very mean act. Isn't that right?"

"Well, the damage is done, what's the use of hauling me over the coals for it? Everything is fair in Wall Street among the brokers, why

not among the messenger boys?" said Robson, doggedly.

"No, Will, there are some things that are not fair, and this is one of them."

"What are you going to do about it? Won't you take advantage of this information?"

"I don't see how I can. I can't use it without paying you ten per cent. of the profits if it should prove a winner, and the moment I did that I'd become your accomplice in a mean action."

"Are you treating me to a Sunday school lecture?" snorted Robson.

"No. I just want you to understand how I stand in this matter. The tip is a first-class one. I wish you'd got hold of it some other way."

"It wasn't my fault that Opdyke's messenger dropped it," growled Will.

"Have you got the envelope?"

"Yes."

"Well, here's the note. Seal it up again and go back to the place you found it. Maybe you'll see the messenger looking around for it. If you don't take it to Mr. Bradley, at the address on the envelope, and tell him you picked it up on the street. That's about the only way you can square yourself in your own opinion."

"And in yours, I suppose," added Will, as he took the note and proceeded to do as Fred had suggested.

While the two boys were standing there talking, Mr. Pelham came out of his office on the floor above with a heavy satchel in his hands. Instead of waiting for the elevator he took the stairway down. As Broker Pelham turned the corner of the elevator enclosure he saw the boys below. One of them he recognized, in angry surprise, as his own messenger, Fred Sparks, whom he had sent on an errand several minutes before. The other lad he knew to be connected with the office of a business enemy. Being of a highly suspicious nature, he immediately jumped to the conclusion that Fred was telling the other messenger something that he had overheard in the office. He had just reached a position where unobserved he could listen to what they were saying, when something happened. The broker stepped on a banana peel that some thoughtless person had dropped on the stairs. His feet slipped from under him like a flash, and the satchel he carried, escaping from his grasp, opened and deluged Fred with a golden shower.

CHAPTER V.—Fred Loses His Job, but Makes a Haul In Stocks.

Bumpity—bump — bump — bump! went Roger Pelham down the steps, while the two boys were stupefied with surprise. Fred Sparks stood in the center of a golden circle of twenty-dollar pieces.

"Don't let any of that money get away, Will," said Fred, as Broker Pelham landed on the marble pavement with a thump that shook half the breath out of his body.

Robson immediately got busy and began shoving the coin toward the satchel. Fred was soon down on his knees helping him. The gathering crowd looked on in wonder and not a little amusement, for when the discomfited broker struck

the floor his legs pointed up at an angle of forty-five degrees, and his head struck the last step hard enough to bewilder him. Somebody went to his assistance and helped him on his feet. He was frantic over his money and made a dash for the half-emptied satchel.

"Leave that money alone? How dare you touch it?" he roared at Fred and Will.

"Mr. Pelham!" gasped Fred, recognizing him now for the first time.

The broker paid no attention to him till he had shoveled the last coin in sight into the satchel, and then he turned on the boy in a paroxysm of rage.

"What do you mean by loitering here when I sent you on an important errand ten minutes ago? Go and deliver my letter at once, and I'll attend to you later."

In his haste he did not notice the unlucky banana peel, which still lay in his path. Stepping on the slippery object, he went down on his hands and knees and slid half way back down the stairs, splitting his trousers' leg from his knee up. Neither Fred nor Will witnessed this second mishap, for they were going out at the main entrance as fast as they could go. There they separated, neither understanding how the accident to Mr. Pelham had happened. Fred, however, had a suspicion that he hadn't heard the last of the incident, and Will also guessed that his friend was in for a hot time when he got back to the office later on. Fred tried to make up for lost time by doing the rush act, and he succeeded in recovering a portion of the minutes he had accidentally wasted on Will's account. When he got back to the office he found Mr. Pelham was out. The cashier said that he was in a towering rage when he entered the office with his satchel and rushed into his room, where he remained twenty minutes, and then left with the rent in his pants pinned up. Fred was out when he returned an hour and a half later, with a new pair of trousers on. The first thing he did was to inquire for the boy, and being told by the cashier that he had sent him to a stationer's he entered his private office looking as black as a thunder gust. Soon after the young messenger got back Mr. Pelham came to the door of the reception-room, and seeing Fred, called him inside.

"Now, I want to know why you were fooling your time away in the corridor downstairs when I sent you on an errand," demanded the broker, angrily.

Fred excused his unfortunate delinquency as best he could, but Mr. Pelham was not appeased.

"What were you talking to that boy about?" he asked.

"A little private business of our own, sir," responded the boy.

"I don't believe it. You were telling him about something you heard in this office so he could carry the news to Mr. Osborn."

"No, sir, you are mistaken."

"I won't have a boy around my office that I can't depend on. Do you understand?"

Fred said nothing.

"Why don't you answer me?"

"I have already answered you, but you don't seem inclined to accept my word."

"I want to know what you told that boy."

"It would not interest you, sir. It had nothing to do with this office."

"You're discharged. Go and get your wages from the cashier and get out. I don't want you around here any more."

"Very well, sir. I have no wish to stay after the way you have treated me. Good-afternoon."

He walked outside, went to the cashier and asked for his week's wages. That gentleman looked his surprise.

"What's the matter, Fred?"

"I'm going to quit," replied Fred.

"Had trouble with Mr. Pelham?"

"I did."

"Did he discharge you?"

"He did."

"I am very sorry to hear it, Fred," replied the cashier, regretfully. "You are an uncommonly good messenger."

"Thank you, sir, for your good opinion."

"You deserve it," replied the man, beginning to count the money out. "What will you do now? Look for another position, I suppose?"

"Very likely. Thank you. Now I'll take that envelope in the safe addressed to myself, if you please."

"Certainly. There you are. I wish you luck, Sparks."

He shook hands with Fred through the hole in the wire screen, and the boy left the office.

"This is where my lucky horseshoe slipped a cog, I guess. However, I don't care. This racket was bound to come sooner or later with Mr. Pelham. He's a pretty hard man to get along with. I guess I'll go over to the Exchange, it is only half-past two."

He concluded to look in at the messengers' entrance. When he arrived at the railing the chairman's gavel rang out. All business immediately came to a stop and the brokers turned their attention toward the rostrum. The chairman held a paper in his hand. He read out that the C. & A. railroad had come under the control of the I. C. system, and a certain noted railroad magnate was in no way identified with the deal.

"That's the tip I got from Will, which he acquired in such an underhand manner. It's now public property and there will be a boom in C. & A. right away. There is nothing to prevent me now from trying to make something out of it if I can."

He dashed out of the Exchange and ran into the office of the nearest broker. The broker was in his office and Fred got an audience.

"I want you to buy me 200 shares of C. & A. at the market," said Fred, pulling out his money. "On margin, of course."

"I've got a block of 200 shares in the office now that a customer left for sale a few minutes ago. You can have it for 52 1-8."

"I'll take it," said Fred, eagerly.

As he passed over the necessary margin the indicator near the desk began ticking away furiously. After counting the money and turning it in with his memorandum to the cashier, the broker looked at the tape. C. & A. was coming out at a great rate, every transaction representing an advance of an eighth of a point. He whistled and looked at Fred.

"Young man, you seem to have caught on to a good thing. C. & A. is rising fast."

"I expected it would. There was an announcement made in the Exchange a few minutes ago that brought me over here hot-foot."

"What was it?" asked the broker.

Fred told him the substance of it.

"That is good for ten points. Excuse me, I must get over to the Exchange right away. The cashier will give you your receipt."

C. & A. closed at 55 when business stopped for the day. Fred decided not to tell his mother or sister that he had lost his situation, but he handed the news out to Will the next morning when he met him at the station as usual. Will was greatly surprised, and said so.

"Going to look up another job today?"

"No. I'm going to watch the market."

Fred spent several hours in the visitors' gallery of the Exchange that day, and when the Exchange closed for business C. & A. was up to 61 and a fraction. Next day by noon it had mounted to 64 3-8, and at that figure Fred ordered the stock sold. He made \$2,200 profit, and made Will happy by handing him \$200. He was now worth \$3,200, so the loss of his job didn't prey very heavily on his spirits.

CHAPTER VI.—"Fred Sparks, Banker and Broker."

With over \$3,000 cash in his possession, Fred wasn't so much in a hurry to get another position.

"I believe I could do a whole lot better by being my own boss," he said to Will, when he handed him the \$200.

The next day was Saturday and when Fred went home he turned in the usual amount to his mother, and then he told her that he was out of his messenger position. Of course she wanted to know how he came to lose his job, and he told her all the circumstances of the case.

"But you needn't worry about that, mother," he added. "I'm worth over \$3,000, and can take care of myself and you, too, without any trouble. I made more than five years' wages this week, and if I continue to do as well I'll be a good deal better off than if I was at the beck and call of a broker for six hours or more a day."

He began to think seriously of opening a small office in one of the big office buildings of Wall Street, or at least hiring desk room in somebody else's office. While he was considering the matter a young messenger named Yardley met him on the street and asked him for the loan of a dollar.

"What security have you to offer?" asked Fred, with a smile.

"Security?" asked Yardley. "Isn't my word good enough?"

"Yes, it's good enough one way, but it isn't business to loan money except on first-class collateral."

"You talk as if you were a banker."

"I'm not a banker yet, but I have an idea that it wouldn't be a bad business to go into."

"Do you think of becoming a banker?" grinned Yardley.

"I had some such idea," replied Fred, coolly.

"Fred Sparks, banker and broker," wouldn't look so bad on a frosted glass door pane."

"When do you expect to open up?" laughed Yardley.

"I am liable to hang my shingle out any day if I can find a suitable office."

"There's a small office to rent at No. — Wall Street. The building isn't an up-to-date skyscraper, so maybe it wouldn't be high-toned enough for you. But you might have money enough to rent it for a day."

The two boys then parted and Fred went down to the building where Yardley had said there was a small office for rent. He saw the janitor and asked him if he could look at the office.

"Who wants it?" inquired the man.

"Frederick Sparks," replied the boy.

The janitor took him up to the fourth floor back and showed him the room. Fred inquired the price, and found that he could afford it.

"I'll take it," he said. "How much deposit do you want?"

"Ten dollars will do," replied the janitor. "Mr. Sparks can come around any time today and arrange about the lease with the agent."

"Where is the agent's office?"

"On the floor above. His name is Williams, and his room is No. 65."

Fred paid the ten dollars and got a receipt made out in his name. Then he started for the Vanderpool Building to see Mr. Opdyke. If Mr. Opdyke would let him refer to him he had no doubt but that he would get the office. Mr. Opdyke was in his office and consented to see him.

"Well, Sparks," he said, "what can I do for you?"

"I have taken a small office in the Chelsea Building and I would like permission to refer to you."

"You have taken an office?" ejaculated the operator in surprise.

"Yes, sir."

"Have you left Pelham?"

"Yes, sir."

"Of your own accord?"

"No, sir. I must admit that he discharged me."

"Why?"

Fred explained.

"And now you're going to take an office?"

"Yes, sir."

Mr. Opdyke whistled.

"How much money have you got?"

"Something over \$3,000."

"And you expect to succeed on that capital?"

"I expect to start on that capital, and hope to double it shortly."

Mr. Opdyke began to regard Fred in a new light. He recognized that this boy had ability much above the average.

"Very well, Sparks. You can refer to me in any way that will be of advantage to you. Let me know how you get on. Perhaps I may be able to put something in your way."

Fred thanked him and took his leave. He went right back to the Chelsea Building, saw the agent and when he gave William Opdyke as his reference he had no difficulty in getting possession of the office. As soon as all arrangements had been completed he went to an office furnishing firm in Nassau Street and bought a desk, chairs and such

other furniture as he wanted. Then he purchased a small safe and arranged to have a ticker and a telephone put in. After that he visited a stationer's, where he bought such books as he needed and left an order for all necessary printed matter.

Lastly, he hunted up a painter to letter the glass pane in the door and bought a suitable rug to cover the floor, and certain appropriate water-color pictures to relieve the bareness of the walls.

Everything arrived next day and was duly installed in the office. While the men were putting in the safe the painter arrived. He proceeded to put the following sign on the door:

"Frederick Sparks, Banker and Broker. Money loaned on negotiable securities. Bonds, railroad and mining stocks bought and sold."

CHAPTER VII.—Fred Does A Big Stroke Of Business.

On Wednesday morning when Fred entered his office he considered that he was ready to transact business. His capital was pretty small, it was true, but he had made an arrangement with a friendly broker in the building to fill any orders for the purchase or sale of stocks or bonds that came his way on a basis that would allow him a small percentage of the commission. He had advertised for an office boy in a morning paper and he found a whole troop of lads awaiting his arrival. He selected the smallest and brightest-looking of the lot at \$4 per week, and dismissed the others. This lad's name was Waddie Willcutt, and he was told his chief duty for the present would be to watch the office when his employer was out, and that he could bring a book to read when not otherwise employed. At ten o'clock Fred put on his hat and started for the Exchange, as he had nothing else on hand to engage his attention.

As he was walking down Broad Street he unexpectedly met Mr. Opdyke coming toward Wall.

"Well, Sparks, got your office in running order?" he asked, halting the boy.

"Yes, sir. All I need is a little business to start the machinery in motion."

The operator looked at him reflectively a moment.

"Come here," he said, taking the young banker and broker out to the curb. "I'll give you something to do as a starter. I am curious to see how you will acquit yourself. I shall give the same order to two of my regular brokers also, so the quicker you get on the job, and the livelier you are, the better it will be for you."

The operator wrote something on a pad and signed it with his initials.

"There," he said, "attend to that and when you have rounded up every share you can find among the offices send me a statement of your account and I will send you a check in settlement. You will charge me the regular one-eighth of one per cent. for buying. That's all," and the big operator walked away.

Fred read the memorandum, which instructed him to buy as many D. & G. shares, at 64, or any fraction thereof, if necessary, as he could find, the same to be delivered C. O. D. at the Manhattan National Bank.

Underneath the order was scribbled: Try Jaffray & Co. for 10,000. Confine yourself to Wall Street, and omit Barclay & Co., Morris & Parent, and J. S. Senior."

Fred, while communing with himself, was making a beeline for the office of Jaffray & C., on Wall Street.

When he arrived he asked for the head of the firm.

"What name?" asked the office boy. "And what do you wish to see Mr. Jaffray about?"

"Take my card in," said Fred handing out one of the pasteboards he had received from the printer that morning. He was told to walk inside. Mr. Jaffray knew the majority of the bankers and brokers of the financial district by name, if he was not personally acquainted with them, but he could not place "Frederick Sparks" when he looked at the card the office boy handed to him.

He presumed that it must be some new man, but he was scarcely prepared to see a boy walk into his private room.

He immediately jumped at the conclusion that his visitor was Mr. Sparks' messenger.

"Well," he said, in his office voice, "what can I do for you, young man?"

"I understand, Mr. Jaffray, that you have a good-sized block of D. & G. shares. What are you asking for them?"

The broker favored him with a keen look.

"Where is your note from your employer, young man?" he asked, sharply.

"I beg pardon, sir. You have my card in your hand," said Fred, politely.

The broker looked at the card again and then at Fred.

"Is this your card?" he asked, incredulously.

"Yes, sir."

"I am afraid I cannot do business with a minor."

"Whatever business I do with you, Mr. Jaffray, has the backing of the Manhattan National, so you need not be afraid to accept an order from me."

"How many shares are you authorized to buy?"

"I should like to get 15,000."

"I will let you have 10,000 at 65 1-8."

"I will take them," replied Fred.

"Wait a moment. I must communicate with the Manhattan National before I close this arrangement."

Mr. Jaffray put the telephone receiver to his ear and asked to be connected with the bank.

This was speedily effected.

"A young man by the name of Frederick Sparks, banker and broker, of No. — Wall Street, is in my office," said Mr. Jaffray over the wire.

"He has accepted an offer from me for 10,000 shares of D. & G. at 64 1-8, the same to be delivered C. O. D. at your bank. Is it all right?"

The cashier of the bank, who had just received word over the phone from Mr. Opdyke that any D. & G. stock purchased by Fred Sparks and delivered C. O. D. was to be paid for, replied that the bank was prepared to pay for the stock in question, at the price named, on delivery of the certificates. That answer made a whole lot of difference in the broker's attitude toward Fred.

"Take a seat, Mr. Sparks," he said, in a friendly tone. "I regret that I treated you a bit off-hand when you first came in but—ahem!—your youth,

and the fact that you are an entire stranger to me, must be my excuse."

"That's all right, Mr. Jaffray. I am making no complaint," Fred said, cheerfully.

"The stock will be delivered right away," said Mr. Jaffray.

"Thank you, Mr. Jaffray. Good-morning," said Fred.

"Good-morning, Mr. Sparks," said the broker, beaming on him. "I shall remember you the next time."

Fred then visited every large broker in the building and secured 2,000 more shares. When he stopped for a brief lunch he had secured altogether 30,000 shares. To this amount he added 10,000 more by four o'clock. Then he dropped in on Mr. Opdyke, who received him very graciously, for he had gotten a memorandum of most of the boy's purchases from the bank, and was both surprised and pleased with the work achieved by the boy.

"I have about cleaned up the street, Mr. Opdyke. I have only to see a few more brokers in the Johnston Building, and those in the Astor Building."

"How many shares did you get altogether?"

"Forty thousand, sir," and Fred handed Mr. Opdyke the memorandums he had received from the different brokers from whom he had bought the stock.

"You have done remarkably well, Sparks. I did not expect that you would find over 25,000 shares in Wall Street at the outside. Evidently luck played in your favor for my other brokers have not been able to locate as many shares as you have. You will pocket a very handsome commission, and I am rather glad that you got the cream, for it will encourage you. I believe that I shall find you useful to me in the future, and you may consider yourself as one of my brokers. I need scarcely caution you to keep our business relationship a profound secret, and I would prefer that any future communication between us should be by messenger."

"Very well, sir. I will observe your request."

Next morning Fred secured 3,000 more shares of D. & G., and that wound him up in the matter.

In a day or two he sent in his statement to Mr. Opdyke and received a check for something over \$5,000 for his services. That padded his cash balance very considerably, and made him feel like a man of business from his toes up.

CHAPTER VIII.—Fred Gets A Pointer In A Cafe. And What Came Of It.

A few days later Fred was not greatly surprised to see a boom in D. & G. The price went to 72, and the young banker and broker judged that Mr. Opdyke cleaned up close on to three-quarters of a million by the deal.

Fred put a standing advertisement in a couple of the widest circulated financial dailies, and also in two afternoon papers that were extensively read by people who were more or less interested in Wall Street.

Joe Yardley caught on to his advertisement, and nearly had a fit when he read it. To make sure that there wasn't some mistake about it he

took advantage of the first chance to visit the fourth floor of the Chelsea Building, and there, sure enough, he saw Fred's name on the door of the office he had playfully recommended to his notice.

So Yardley opened the door and entered. Fred was at his desk studying a market report, while his office boy sat near the door, book in hand, reading. Waddie jumped up and asked Yardley if he wished to see Mr. Sparks. The visitor almost gasped. Fred, looking up and recognizing him, cried:

"Hello, Yardley! Glad to see you. Take a seat."

Joe stepped forward, taking in all the appointments of the little office, and then slid into a seat before opening his mouth.

"So you did do it, eh?" he said.

"Do what?"

"Hire an office and set up as a banker and broker."

"Sure," laughed Fred. "Why not?"

"Why not? I think you have the all-fired nerve of any chap in Wall Street."

"Thanks for the compliment, Yardley."

"You're welcome. Do you expect to do any business in this den?"

"I do. I've already done enough to pay my present expenses for three years."

"You tell that pretty well," remarked Yardley, incredulously.

"That is as much to say that you don't believe me, I take it."

"Well, don't get mad over it," said Yardley. "How can I believe you? I leave it to yourself. Doesn't it sound ridiculous?"

"Well, I'll admit that it looks like stretching the truth, but it is the fact, nevertheless."

"If the truth, how did you do it?"

"Well, I got an order from a friend of mine, who is a big trader, to buy a whole lot of stock. He wanted to give me a boost to encourage me. Well, I bought the stock and the commission amounted to over \$5,000. That's the whole story. I don't care about telling my business even to my best friends, but I hated to have you go away with the idea that I'm an awful liar."

"Oh, come, now, Sparks, do you expect me to believe that any broker would give you an order on which the commission was \$5,000? If you said \$500 I might believe you, but even at that I would reserve the right to doubt it. What kind of bug have you got in your head, anyhow? Brokers are not going out of their way to help messenger boys get a start in life. If one of your broker friends really helped you to as much as \$100 I think he was doing a great thing for you. But \$5,000! Say, you make me laugh."

Yardley's incredulity greatly annoyed Fred. Yet his visitor could hardly be blamed for his unbelief. Had their positions been reversed Fred himself would have found it impossible to swallow the same story, true though it was. Of course he couldn't put himself in Yardley's place, and consequently his friend's attitude in the matter jarred on his sensibilities.

"Look here, Yardley, suppose you found a pocketbook in the street with \$5,000 in it, and you put it in your office safe, and afterward when you met me somewhere and told me about it I should give you the merry ha-ha, and call it a fish

story, wouldn't it make you mad?" said Fred, with a flushed face.

"It might, but I could go and get the pocketbook, show it to you and prove my statement," replied his visitor.

"I suppose my story won't hold water with you unless I get the broker who paid me the money to sign an affidavit of the fact? Well, sonny, that won't happen."

"No, I don't think it will," chuckled Yardley. "Well, I guess I'll have to be going, or my boss will say a few words when I get back to the office. I'll drop in and see you some other time. If you continue to make money as fast as you say you are doing I'll expect to find you with a suite of rooms and a force of clerks digging away at their books to beat the band. Be good to yourself, old man," and Joe Yardley got up, nodded cheerfully at Fred and departed.

The young banker and broker took up the market report again and studied it over for a while, then he put on his hat and went out. After spending an hour or more at the Exchange he felt hungry. Going to a well-known cafe, much frequented by brokers, he took his seat at a retired table and ordered lunch. Two brokers were just finishing their meal at a table near him. They seemed to be in good spirits and were topping off their feast with a bottle of champagne.

"We'll make a raft of money out of M. & O.," said one. "It's a fine thing to have a good friend on the inside when there's something worth while on the tapis."

"Yes, Jack is all right, but then we've done him more than one good turn, you know, and the tip he handed out was to square himself with us."

"Shall we take Bob Brierly in with us on this? He's a good fellow, and I owe him a favor."

"Sure. The three of us can pool an equal sum and then divide the profits when the time comes. But we want to get busy, or we won't be able to get the stock. By Saturday M. & O. will be as scarce as hen's teeth."

"How high do you think it will go?"

"Jack said we'd be safe to hold on for 65. That the arrangements of the pool are to boom it to that figure at least. It will probably go up a couple of points between this and Saturday, but on Monday it will begin to attract attention and then the fun will begin. I calculate that it will be up to 65 by Wednesday, and then we will consider whether we'd better sell or hold on a while longer."

The approach of the waiter with Fred's order cut short any further conversation on the part of the two men. They finished their wine, got up and went toward the cashier's desk, leaving the boy to begin his lunch and ponder over the information he had just acquired. The result of his deliberations were that M. & O. looked like a good stock to buy. Consulting the market report he had in his pocket, he saw that the stock was ruling at 51. When he got back to his office he looked up M. & O. in a book that gave the daily quotations of all stocks for a year back, and found that the stock had not sold lower than 48 at any time, while, when prices were generally high, it had touched 62. After considering the matter well, he decided to buy 1,000 shares right away on margin, and see what would happen. He gave the order to the friendly broker on the floor below,

putting up \$5,100 as security. Two days afterward M. & O. was quoted at 52 and various fractions on the tape, while the market report noted the transfer of several thousand shares on the Exchange. On the following day, which was Saturday, it closed at 53 5-8.

"I guess I made no mistake in getting in on this deal," thought Fred, when he saw the day's figures. "If those gentlemen I overheard in the cafe stated the matter correctly, as I am pretty confident they did, there will be something doing on Monday or Tuesday in M. & O. and then I will stand to win a good wad."

Fred made it his business to be on hand in the visitors' gallery when the Exchange began operations Monday morning, and he kept his attention on the crowd that congregated around the M. & O. standard. There was some excitement in that vicinity and quite a lot of bidding. Finally a sale was made and the price went on the board at 54 3-8. Fred stayed there until nearly one o'clock, and when he went to lunch the latest price of M. & O. was 56. He didn't go back, but watched for further developments on his own ticker.

The stock gradually went up a little at a time and closed at 57. Fred was not satisfied that the boom he was looking for was on. This seemed to be confirmed next day, when M. & O. got as high as 60. On Wednesday it opened to 60 5-8, and by noon was going at 64. At two o'clock it passed 65, and Fred ordered his stock sold. There seemed to be little doubt but that it would go higher, but he wasn't looking for the last dollar. He believed that a bird in the hand was worth several in the bush, and as it happened, an hour after he had gotten rid of his holdings there was a break in the price, and M. & O. went down to 61, as the lowest point for the day. After settling with his friend the broker, Fred found that he had added \$15,000 to his pile, which made him now worth \$22,000. Thereupon he took his hat off to the horseshoe over his desk.

CHAPTER IX.—At the World's Mercy.

Fred felt so tickled over the result of his M. & O. deal that he mailed a note to Mr. Opdyke telling him about it, and how it had made him \$14,000 richer. He had now been a month in business, and was well satisfied with results, notwithstanding the fact that Mr. Opdyke was the only customer he had had so far.

On the second day following his successful deal in M. & O. he received a letter in the first mail from a man in Newburgh who had seen his ad. in one of the evening papers. His correspondent had some W. S. bonds that he wished to dispose of and he asked what Fred would charge him for selling them at the market. After seeing the broker downstairs Fred wrote him his terms, and in a couple of days got a package by the Adams Express containing the bonds. He sold them through the broker that day and remitted the money to his customer by draft on a Newburgh bank. Although he didn't make much by the transaction, it was a great satisfaction for him to get the business. It was the beginning of a line of customer that gradually came to him, largely

by mail through his advertisements. Will Robson had been up to see him several times, in fact, their relationship continued very much the same as when Fred was a messenger boy. One afternoon Will dropped in after he was through for the day at his own office.

"Well," said Will, "how are things moving with you, Fred?"

"I can't complain from a financial standpoint, but I'd like to see a few customers drop in every day, if only to liven the office up."

"Your office is so small that you couldn't accommodate many customers at one time."

"Half a dozen could crowd in between the railing and the door."

"I guess they could. Have you got any depositors in your banking department yet?"

"Not one. I hardly expect that part of my business to thrive until I get a larger office, and one down nearer the street."

"Suppose I become your first depositor, how much interest will you allow me on that \$200 you gave me?"

"I'll let you have four per cent. on a term deposit, or two per cent. on your daily balance, if you want to enjoy the privilege of drawing on your money whenever you feel inclined to do so. I should advise you to let it run on a four per cent. basis. I will issue to you a certificate of deposit for your \$200. This you can cash in any time, but you will forfeit your interest if you draw it out within the current six months."

"Suppose I wanted \$20 for some special reason, would I have to draw the whole sum?"

"No. I'll simply charge your account with \$20, and you'd only lose your interest on that amount."

"That's as good as a savings bank. I've got my money in the office yet. I'll fetch it around to you tomorrow afternoon about this time. Your banking hours, I guess, are as long as you're in the office," grinned Will.

"Yes, I haven't made any iron-clad rules as yet," laughed Fred.

"What time are you going home?"

"Right away. I've got nothing to detain me."

Fred locked his safe, put his hat on, and the boys left the building together.

"Let's take the Third Avenue elevated for a change," suggested Will.

"I've no objection," replied Fred.

They walked down to Hanover Square station, mounted the stairs and took the first train that came along, which happened to be a through Second Avenue train instead of a Third Avenue one. When the train ran into Chatham Square station, where they could have changed to a Third Avenue express, they were so engaged with their afternoon papers that they did not hear the trainman yell out "Chatham Square—change for Third Avenue," and the train went on, turning into Division Street and thence into First Avenue. At Twenty-third Street the train ran westward a block and then entered Second Avenue, with its long, straight run to the terminus at 129th Street. After all, the mistake the boys had made amounted to nothing with them, as it only took them a few blocks out of their way, for they would have to get out at 120th Street, as there was no station at 125th Street on the line. They got on to the fact that they

were on Second Avenue when the train hauled in at the Ninety-second Street station, and they caught a view of the East River across an open block of unimproved ground.

"Say, we must have been dreaming when we got on this train," said Fred.

"What's the odds?" replied Will. "We'll get out at 120th Street. The extra walk won't hurt us."

"That's true, but still we've got a long jaunt before us across to Lenox Avenue."

"It will be good for your health, for you don't get as much exercise now as when you were a messenger boy. As long as I ain't kicking there's no call for you to put up a squeal."

Fred said he didn't care, so they rode to 120th Street, got out and walked westward along that thoroughfare. About the middle of the block they came across a very familiar sight in New York, but not a pleasant one. A middle-aged little woman, whose face showed that she was not one of the common multitude, was being dispossessed from a cheap flat. What made the incident particularly sad was the fact that the woman's daughter, a girl of perhaps sixteen, was ill, and just as the boys reached the spot where the furniture was piled up alongside of the curb the girl was brought out in a large rocker by two rough men who were assisting the marshal in the proceedings. Her mother followed her to the spot where the rocker was put down close to the household goods, and putting her arms around the poor girl, endeavored to comfort her in their adversity.

"Say, this is a blamed shame," cried Fred, as they came to a stop. "Any landlord who would put a person out of his house in that condition ought to be tarred and feathered!"

"That's right," chimed in Will; "but the woods are full of such landlords in this town."

"Well, something ought to be done for these people," went on Fred. "That sick girl can't remain here long in the open air. There are rooms to rent in the next house. You tackle the marshal and see if you can't persuade him, as a humane act, to move these people and their goods next door if I rent the place for a month."

Will at once started to interview the marshal, while Fred made a break for the janitor of the adjoining house, who was idly watching a sight that was, no doubt, familiar enough to him. The windows of the houses in the neighborhood were also more or less populated by curious women, leaning across the sills and jabbering to one another, while a good part of the children of the vicinity were gathered about the dispossessed and their not very extensive possessions.

"What rooms have you got for rent, and what is the price?" Fred asked the janitor.

"Three good-sized rooms on the third floor back. The rent is \$12."

"Are they in shape for immediate occupancy?"

"Yes. We cleaned them up for a party who paid a deposit and then didn't move in. Do you want to see them?"

"Yes."

The janitor went into the basement where he lived to get the keys and then led the yaw upstairs. The rooms looked all right, so Fred said:

"I'm going to take them for that woman and

her daughter that have just been dispossessed next door."

"Do you know them?" asked the janitor, seemingly surprised.

Fred evaded the question by pretending that he did not hear it.

"You go and write out a receipt for \$12 and bring it to me on the sidewalk," he said to the janitor. "There is my card. Make it out in my name. Understand?"

"Yes, sir," replied the man very respectfully, when he saw that the boy was in business in Wall Street as a banker and broker.

Fred hurried down and the janitor followed behind. Will was talking to the dispossessed woman. The marshal and his men had gone away.

"Wouldn't those men do anything?" asked Fred of his friend.

"No. The marshal flatly refused and went off with his men."

"All right," said the boy, in a decided tone. "We can manage without them, I guess. Madam," he added, turning to the unfortunate woman. "I presume you have no money to rent other rooms for yourself, or you would not have been dispossessed."

The little woman looked into his frank, young face, as she stood there with one arm thrown protectingly around her sick daughter, and her lips quivered.

"Two dollars is all we have in the world," she replied, her eyes glistening with unshed tears. "My Dora is just recovering from a long illness and I'm afraid this misfortune will throw her back. I hate to have her go to a hospital, away from her mother, but what can I do? She cannot remain here. We have no roof to shelter us. We are both friendless and destitute."

"You may be destitute, ma'am, but I hope not entirely friendless. Permit me to do what I can to assist you. I have hired three comfortable room for you in No. —, next door to this house, and I'm going to see that your daughter and your belongings are moved in right away."

The little woman looked at him in astonishment.

"You, a stranger have done this for us?" she exclaimed, while the sick girl cast a grateful look in his face. "But for my child's condition I could hardly accept so great a favor from you, for I know not when it will be in our power to repay you."

"Don't let that worry you, ma'am," replied Fred, cheerfully. "It is a great pleasure for me to be able to be of service to you when you stand so much in need of it. I can easily afford the small outlay, though you might imagine otherwise from the fact that I'm only a boy. There is my business card. My name you see is Fred Sparks. May I ask yours?"

"My name is Storms. This is my daughter Dora. My husband is a sea captain, but I fear he is dead, for his vessel is many months overdue, and has been given up by the owners and the marine insurance people. He left us comfortably off when he sailed from this port three years ago, expecting to return in about eighteen months. He sailed from Bombay for New York nineteen months ago. A letter, stating that fact, came to us by way of England in due course. We expected that he would arrive here three

months later. Sixteen months have since elapsed without news from him or the vessel or crew. What am I to think but that the ship must have foundered at sea and was lost with all hands? In time, our money giving out, my daughter and myself came here to live. Dora learned type-writing and stenography, and secured a position with a manufacturing firm in Broadway. Thus we managed to get along in some comfort, while hoping almost against hope that the husband and father would some day gladden our hearts by his unexpected return. Unfortunately, my child was taken down with a slow fever, and so our little income ceased. We have parted with almost everything of value in the hope that we might not come to this. But the blow has fallen at last. We are homeless tonight, save for this generous offer of yours, for which we are deeply grateful to you. Your kindness may have saved my child's life, therefore may a mother's blessing rest on your head henceforth, and follow you through life."

The janitor now made his appearance with the receipt. Fred paid him the money and offered him a dollar to help move the little woman's goods and furniture upstairs to the rooms he had hired. He agreed with alacrity, for a dollar looked as big as a mountain to him.

"Come, Will, you'll have to sail in and give us a hand," said Fred, energetically.

"Sure thing," replied Robson.

"Then grab hold of the other side of the rocker, and we'll carry the young lady up first."

Between them they carried the sick girl up to the rooms, followed by her mother. The afternoon sunshines was still shining in through the window of the middle room, and into that they carried and left her, after stripping off their coats for business. Under the energetic efforts of the two boys and the janitor, Mrs. Storms' property was speedily removed from the sidewalk to the rooms. The janitor agreed to put down the carpets for another half dollar, and then after Fred handed the little woman \$5 to meet their immediate necessities, and promised to call on Saturday afternoon, two days hence, the boys left, conscious that they had performed a very worthy action that certainly redounded to their credit.

CHAPTER X.—Clutching at the Last Dollar.

Fred, when he got home, told his mother about Mrs. Storms and her sick daughter, Dora, whom he had assisted that afternoon after they had been evicted from their late humble quarters in a 120th Street tenement.

"I am very glad you were able to help them, my son," said Mrs. Sparks, after expressing her sympathy for the unfortunate sea captain's wife and child.—"The world is very cold to those who are at its mercy, and it was fortunate for them indeed that you and your friend passed that way at a time when your services were of so much value."

"I am very glad myself, mother, that I happened along at such a critical time," replied Fred. "If we hadn't come uptown on the Second Avenue L—which we did by pure accident, for we never patronize that line—I fear they and their prop-

erty would still be on the sidewalk. It gives me a shiver when I think what that poor girl might have suffered but for me. Now, mother, I wish you to call on them tomorrow and see what you can do for them. I will give you their address. You will find them very nice people—very much superior to their present condition. Remember, mother, we came very near being dispossessed ourselves when you were ill. Now that good fortune shines on us once more, let us show our gratitude by doing a good turn to others whom fortune has turned a cold shoulder on."

Fred's mother agreed to call on Mrs. Storms and her daughter, and did so next day. They received her in the friendliest of spirits when she introduced herself as the mother of the boy who had helped them the previous afternoon.

"I can easily understand how proud you are of such a son, Mrs. Sparks," said Mrs. Storms. "He is a splendid young man, and Dora and I will be grateful to him as long as we live."

On the day following the incident Fred accidentally discovered that a syndicate had been formed to boom L. & M. shares, which just then were selling several points lower than their average value in the market. L. & M. was not what might be called a gilt-edged stock, for no dividend had been paid to the stockholders in many moons, but it was a good road, nevertheless, not overburdened with debt, and it held its value pretty well in the Street.

Just then it was going at 42. As soon as Fred had assured himself that there was no doubt but that a rise in the shares was close at hand he went to his broker and gave him an order to buy 5,000 shares, putting up nearly every dollar he owned as marginal security. Fred wouldn't have thought for a moment of taking such a risk had it not been that his tip was almost a guarantee of success. Still, he faced the chance that the stock might go down enough to wipe him out before it began its climb.

As the market was rather bullish as a whole than otherwise, the risk of such a misfortune happening to him was not as great as usual. He went early to the Exchange next day, which was Saturday, and stayed there till the chairman's gavel fell at noon. Quite a number of sales of L. & M. were made during the two-hour session, and Fred was pleased to see that L. & M. not only held its own, but advanced a quarter of a point.

After taking his lunch at the cafe where he picked up his tip on M. & O., he boarded a Second Avenue L train for the 120th Street station.

Leaving the station, he proceeded to No—, up the block. He carried a small fancy basketful of fruit, and a bunch of violets, for the sick girl, which he presented to her as soon as he was admitted to the room where she sat propped up with a pillow in the rocker.

"You are ever so kind, Mr. Sparks," she said, flashing a grateful and admiring look at him.

"Don't mention it, Miss Dora. I thought the fruit would be nice for you, and that the flowers would please you."

"I am very fond of flowers, and you seem to have picked out my favorite kind."

"I am glad that I selected violets, then, since you enjoy them better than any other variety."

When Fred first came he told Mrs. Storms, who opened the door, and welcomed him, that he only

intended to stay a few minutes; but somehow or another the few minutes extended themselves into two hours before he finally recollected himself and rose to go. He had enjoyed every moment of his visit, and his bright, cheerful conversation had also greatly interested mother and daughter, who had both taken a great fancy to the smart, good-looking boy whose friendship they gratefully appreciated. He learned considerable of their family history, and in turn enlightened them somewhat about himself and his own family.

"I intend to bring my sister over," he said. "I am sure you will like her, Miss Dora, and she is quite anxious to know you."

"I should dearly love to make her acquaintance," replied the girl, wistfully. "I really have scarcely a friend, I mean one that I could confide in, and I am sure that I shall like her very much if she is like you."

The last few words escaped the sick girl before she realized what she was saying, and Fred saw a deep flush spread over her face.

"I am certain she will like you, Miss Dora, and I want to see you both real and true friends. I hope you will also understand that I am really and truly your friend, too."

"I am sure you are," she replied, with shining eyes.

"Thank you. And you are really and truly my friend, too, are you not?"

"Yes," she answered softly, dropping her eyes before him.

"Well, I hope you will be ever so much better when I call again, which I shall take the liberty of doing in a little while."

"You must," said Mrs. Storms, accompanying him to the door. "Dora and I enjoyed your call more than we can express."

Fred spent the greater part of Monday at the Exchange watching the doings in L. & M., which went to 44. On Tuesday the stock began to attract general attention when it soared to 46, and when several brokers started in to cover their short sales and found the stock difficult to get, their bidding sent the price up another two points, to 48. Fred viewed the scrimmage below from the gallery. Almost in an hour his possible profit had accumulated to the extent of \$20,000. Outwardly he was as cool as a cucumber, but inwardly he was trembling with excitement, which betrayed itself only through his eyes, and the twitching at times of his fingers as they clutched the railing in front of him. During the next hour L. & M. dropped back to 45, every point representing the difference to Fred of \$5,000. His earlier profits had dwindled down to \$5,000. Suddenly there was another flurry and, almost in the twinkling of an eye, the stock had recovered itself and was marching on toward 50. The uproar below was now deafening. The broker who was directing the efforts of the pool to boost the stock, and his lieutenants, were calmly buying L. & M. as fast as it was offered by genuine sellers, or by taking what their own confederates threw in the air. The excitement grew as the stock reached and passed 50.

At that moment Fred knew that if he chose to order his stock sold, his winnings would amount to \$40,000—twice as much money as he had ever owned before in his life. When he entered the Exchange gallery two hours before he had figured

out his financial standing at \$30,000—he was now worth twice that much. What would he be worth an hour hence? That he believed he would be worth more might be judged from the fact that he made no move to leave the gallery, now crowded with an interested throng of spectators, not one of whom probably had anything at stake in the seething market as pictured before them by the frantic movements of the traders on the floor.

One o'clock came and still Fred stood in that same spot, where already for three hours he had been posted, while others came and went behind and around him. L. & M. was going at 53, which meant that \$15,000 more had been added to the profits of the game he was playing. The question was now beginning to agitate him—had he better sell with \$50,000 clear gain in sight? No one could tell when the market would turn, nor what forces were beginning to take form for the purpose of turning the triumphant advance of L. & M. into an utter rout before the chairman's signal to close the Exchange at three.

Fred could not guess where he would land if the tide once turned against him, and yet at that moment nothing seemed further away than a drop in the stock. Even as he speculated on the matter, L. & M. touched 54, and he was \$5,000 richer still. But the pace was beginning to tell on him now. As the quotations of L. & M. on the long blackboard recorded further advances in the stock he tried to pull himself together and leave the gallery for the purpose of ordering a sale of his holdings. But the fascination which comes to the surface when the speculator is holding out for the last dollar in sight held him glued to the rail until L. & M. recorded another whole point, or more.

As matters were shaping themselves at that moment beneath the surface of the madstrom below, Fred would have soon been on the road to ruin but for a trifling happening. It was after two o'clock. The gallery was well filled. Suddenly a man, in his anxiety to see everything that was going on below, trod on the toe of his neighbor. That toe happened to have a bunion on it, and the next moment there was as much excitement in the gallery as there was on the floor.

Women screamed and tried to escape from the squeeze. Men struggled to avoid contact with two wild-eyed individuals who, locked in a frenzied embrace, were trying to hurl each other on the floor.

Fred's attention was diverted from the issue at stake. Then he jumped into the center of the muss, intent on parting the scrappers. He was a strong boy, and when he meant business something had to give way. Seizing an arm of each man he fairly tore them apart and stood between them till they recovered their senses, and tacitly agreed to a truce. When quiet was restored a large part of the crowd was between him and the railing. It was impossible for him to return to his post, so he rushed downstairs, hurried around to the messengers' entrance and sent an official for his friend the broker, whom he knew was on the floor. When the trader came to the rail Fred hurriedly said:

"Sell me out at once in thousand lots."

"All right," replied the broker, turning away and going toward the mob around the L. & M. standard.

Inside of five minutes Fred's stock had passed

into other hands and he was safe at a profit of \$65,000. Fifteen minutes later somebody dumped a block of the stock on the market, and as the pool was out of it and consequently did not want it, a panic set in and the slump began that carried ruin and dismay to the bulls. When the Exchange closed L. & M. was being offered with no takers at 49.

CHAPTER XI.—Forging Ahead.

When his friend the broker settled with him on the L. & M. deal Fred found himself worth \$87,000.

Then he amused himself for a while figuring up his capital. What would his friend Yardley say if he saw all that money? He would probably have a fit. But there wasn't much danger that Yardley would ever enjoy the opportunity of feasting his eyes on it. That afternoon Fred sent a message to Mr. Opdyke telling him that he had made a small fortune out of the rise in L. & M. When he left his office he did not go straight home. He walked to Hanover Square and took a Second Avenue train uptown. His destination was the home of the Storms, in 120th Street. Mother and daughter were delighted to see him. He brought with him more fruit and a larger bunch of violets this time. Dora was much better and she accepted the flowers with a shy smile, that testified to the growing interest she was taking in the stalwart young broker. Mrs. Storms left the young people more together on this occasion, and Fred took advantage of the chance to make himself as solid as possible with the fair girl. A sharp observer would readily have seen that it was rapidly getting to be a case of more than friendship between them. Fred had already arrived at the conclusion that Dora Storms was the loveliest girl in the word, and she had decided Fred was the finest boy in all creation. Perhaps they were both right. Fred unconsciously prolonged his visit until Mrs. Storms pressed him to remain and partake of their frugal meal. At first he declared that he couldn't stay, but in the end he did stay. It was half-past eight when he reached home, and when he explained where he had been his sister laughed and teased him about Dora. A few evenings after he took Edith to visit the sea captain's daughter. The two girls took to each other at once, much to Fred's satisfaction, and were soon chatting away like old friends. On their way home Edith told her brother that Dora was the sweetest girl she ever met.

"That's my opinion, too, sis," he answered.

"Then I suppose I can count on having Dora for a sister some day," she said, with a sly laugh.

"Oh, come off!" flushed Fred.

"No, I won't come off," she replied. "You are just gone on her, Freddy, dear, and I could see to night by the way she looked at you that you're the only one for her."

"Do you really think I stand a good chance with her?" he asked eagerly.

"Do I? There isn't the least doubt about it."

Fred felt like hugging his sister right there in the street. When he came home on the following evening he presented Edith with \$500 for her own use and handed his mother \$2,000. Fred now be-

gan to regard his modest little office with rather a disdainful eye, and learning that there was a good-sized office on the floor below for rent he looked at it and then opened negotiations with the agent of the building looking to the cancelling of his lease on the small room and the taking of a new one for the room below. He found no great difficulty in coming to terms, and a few days afterwards his name was put upon the outer door of his new office, and all his things were moved downstairs. On the floor above he had been somewhat lost in the shuffle. Nobody had paid any attention to his presence in the building. It was different now. There were brokers on all sides of him, and they showed some curiosity about the new tenant of the third floor. Traders began to drop in to make his acquaintance, and they were much surprised at his youthfulness. One or two commenced to figure how they could get his way away from him, and to that end brought almost worthless collateral in to raise money on it. But Fred was nobody's fool. He wasn't buying or loaning good money on junk, as he called it, and the smart brokers soon discovered that he knew the value of their paper as well as they did themselves. He might be young in looks and general experience, but he knew enough to keep his fleece where designing gentlemen couldn't reach it with their shears. The majority of the brokers on that floor voted him a clever young fellow, and a mighty agreeable lad to converse with. Having decided that he needed a bookkeeper, for appearance sake, if nothing else, Fred advertised for an elderly man, thoroughly acquainted with the banking and brokerage business. He received a lot of answers and selected from the batch one whom he judged from the tenor of his letter would fill the bill, and wrote him to call. A gray-haired man of pleasing appearance responded. He brought letters of recommendation from a brokerage firm which had gone out of business three years since with whom he had been employed for a number of years. Prior to that he had been cashier of a bank in a large town out West for nearly twenty-five years. Fred had a long talk with him and found that he was just the man he wanted, and that he was willing to work for a moderate compensation, as his age prevented him from making any desirable connection in the financial district with any house of standard reputation. He was looked upon as a back number, notwithstanding his experience and ability.

"I'm a young man, as you see, Mr. Warren," said Fred, "and only just starting out in business, so that you will not be overburdened with work. I think the position will suit you, and that you will suit me. I want a man on whom I can thoroughly depend, and I will pay you as the business warrants it. At present you will have very little to do except to help me with your advice, and the more valuable I find you the more I will appreciate your services as a matter of course."

So Mr. Warren came to work for Fred, and the boy soon found that the old man was able to supply the experience that he himself lacked. Fred, who hadn't seen Mr. Opdyke since his last visit to the operator's office, was surprised to receive a call from him one afternoon shortly after he moved into his new quarters.

"I thought I'd drop in and see how you were

getting on, Sparks," he said, taking a seat beside the boy banker's desk. "I received your note informing me of your successes in the market, and I am pleased to learn that so far you have not slipped up in any of your deals. Are you doing anything in the banking line yet?"

"Nothing to speak of yet, sir. In fact, I have only just began to push that end of my business. If I could get one or two good depositors to set the ball rolling I think things would soon begin to look up."

"Well, my boy, I think I will encourage you a little by opening an account with you for \$50,000, which I shall probably increase from time to time."

"You are very kind, sir," replied Fred, overjoyed at the prospect of catching such an influential customer for a depositor. "If you will permit me to use your name in that connection it will be a tower of strength for me. People will then have some confidence in my financial standing."

"You are at liberty to use it, and refer to me, Sparks. Furthermore, I will recommend you to the notice of my friends as a rising young broker worthy of encouragement and patronage."

"Mr. Opdyke, I can't thank you enough for the encouragement you have already shown to me. It is very seldom that a young fellow like me, starting out with comparatively an insignificant capital, meets with a gentleman of your standing who shows an interest in his welfare. I shall never forget what I owe you."

"It hasn't cost me a cent, Sparks, to give you a friendly boost, so you need not worry about your obligation. How much capital have you now?"

"Eighty-five thousand dollars, sir."

"And three months ago you didn't have that many hundreds."

"No, sir. I began business on \$3,000."

"Well, now that you are trying to establish yourself as a banker I think a little more capital wouldn't hurt you any. If you will buy five or six thousand shares of C. & D. at the market which is 75, and hold it for a few days till it reaches 80, you will reach the \$100,000 mark. Be sure and sell out between 80 and 81, and you will run every little risk of a marginal transaction. This is a tip you can rely on."

Fred thanked the operator for the pointer, and said he would avail himself of it at once. As soon as Mr. Opdyke took his leave the boy banker went to his friend the broker on that floor and ordered him to purchase for his account 8,000 shares of C. & D., putting up \$60,000 as marginal security on the deal. In less than a week the price was up to 80 3-8, and then Fred ordered his stock sold, which was immediately done. His profit was \$40,000, making him worth \$125,000.

"There are a good many bankers down here doing business on a much smaller capital than that," said Fred to himself. "All I need now are depositors to make a showing, and opportunities to loan a proportion of my depositors' money out in order to make the business pay."

Fred had just two depositors as a starter—Will Robson, \$200, and Mr. Opdyke, \$50,000, both special. Will was to receive four per cent. and the operator three percent. on that money. In order to make the latter sum productive Fred hus-

tled around to loan it out. His friend the broker on that floor agreed to help him out by borrowing the whole sum on some gilt-edged securities he had just bought for a customer on margin. Of course the loan was only a short time one, but if Fred could keep on turning his money over at that rate often enough he was bound to make a good thing of it. The next time he called on the Stormses he found Dora up and about.

"I've advertised for a position," she told him.

"Have you? How much wages are you asking?"

"Nine or ten dollars."

"Well, come down to my office and I'll give you \$10."

"Are you in need of a stenographer?" she asked with a pleased look.

"Yes. I haven't much for you to do just yet, but that needn't worry you. You can kill your spare time with a book. I'd rather have you than any one else if you are willing to work for me."

"Of course I'm willing to work for you," she replied, delightedly. "I'll work for \$8 if you are not very busy."

"No, you won't, Miss Dora. I don't pay cut-rates. I guess you and your mother need every cent of \$10, and when business improves I'll give you more."

"You're awfully good, Mr. Sparks. Mother will be very glad to have me in your office, and I will be more than glad to go there."

"All right, Miss Dora. Consider the matter settled. When will you be ready to start in?"

"I can come to-morrow, if you wish."

"Make it the day after. I'll have to get you a table and a typewriter. What machine do you use?"

She told him.

"Your hours for the present will be half-past nine till three or half-past."

"I had to work from half-past eight to half-past five in my other place," she said, "and I was busy every moment of the time."

Dora ran into the kitchen to tell her mother of her good luck. Mrs. Storms came into the sitting-room and thanked Fred for offering employment to her daughter.

"You have been so good to us that I don't know how we can ever thank you enough. We will try to pay you the money you have already so generously advanced us."

"I hope you won't let that little thing bother you. I have forgotten all about it, so you needn't take the trouble to remind me, at least, not for some time to come. You will need all the money, Miss Dora will get for her services, and should you run behind I will gladly help you out again."

Mother and daughter realized that they had found a good friend in Fred, and they tried to assure him of their grateful appreciation of that fact.

CHAPTER XII.—New Business.

"I see you're getting up in the world, Fred," said Will, when he paid his first visit to the new office.

"That's what I started out to do, Will," replied the young banker.

"You must be doing some business now to

warrant taking this office. It must cost you a good rent."

"I'm not getting it for nothing. Yes, I've got another depositor."

"What! Only one more besides me?"

"He's a good one, though. He opened a \$50,000 account to start with."

"If you were able to hook such a customer as that you ought to be able to get others for lesser amounts."

"I expect to. I had another gentleman in here to-day who gave me to understand that he would patronize me."

"How are you doing in the brokerage line?"

"Much better. I've got fifteen regular out-of-town patrons and several who have traded once or twice and drawn out."

"You've got a bookkeeper, too. That looks like business."

"There are more looks than business to his job, but I hope he'll soon have all his time employed. I'm going to have a stenographer to-morrow."

"The deuce you are! She'll have a cinch."

"You know her."

"Do I? Who is she?"

"Dora Storms."

"Oh, you've hired her," grinned Will. "I suppose one of these days she'll be a partner in the business."

"You don't want to make such rash suppositions, young man," replied Fred, a bit curtly.

"Well, she's a mighty nice girl, all right. You might do a sight worse."

At that moment the door opened and Yardley came in.

"B'gosh! But you're spreading yourself, Sparks," he ejaculated. "I was up to your other office, and seeing your sign off the door I thought you'd gone up Salt River. I asked the elevator man if you had retired from business, and he told me you had moved down on this floor. You must be making money to put up for such a layout as this, with a bookkeeper, too. Blamed if I can see how you're doing it."

"The trouble with you, Yardley, is that you're near-sighted. Get a pair of glasses and then maybe you'll be able to see better," replied Fred. "Help yourself to a chair. You know Robson, don't you?"

"Hello, Robson, what brought you up here?" asked Yardley.

"Business. I'm a depositor."

"A depositor? That's pretty good. I guess I'll become a depositor myself, so as to be in the swim. How much will you open an account with me for, Sparks—a nickel?"

"As a rule I'm not doing business with boys," answered Fred.

"Is that so? What are you yourself?"

"I'm a boy broker, but I'm mostly dealing with men. However, seeing as I know you, I'll open an account with you for \$5 up."

"Well, you'll have to wait till I save up five plunks. How much have you got in the Sparks bank, Robson?"

"Two hundred dollars."

"Two hundred grasshoppers!" snorted Yardley. "Where would you get \$200?"

"That's one of my business secrets," laughed Will.

"Maybe you're a partner in this joint."

"I wish I was. Fred has over \$100,000 in this business."

Yardley laughed incredulously.

"A hundred thousand cents, you mean," he said.

"If you had as much sense as the size of your head would accommodate, you wouldn't get off such funny remarks," said Robson. "Why, Fred has one depositor who has placed \$50,000 with him. That's almost enough of itself to start a National bank in a country town."

"You like to hear yourself talk, don't you?" sneered Yardley.

"Come, now, no scrapping between you two," interposed Fred.

There was a knock at the door just then, which Waddie, the office boy, answered.

"Is Mr. Sparks in?" asked a handsomely dressed lady.

"Yes, ma'am. Walk in," said Waddie. "What name?"

"Mrs. Bancroft."

Waddie walked over to the railed enclosure where Fred and his companions sat and told him that a lady named Bancroft wanted to see him.

"Show her over, Waddie. You chaps please leave till I attend to my visitor."

Will and Yardley accordingly got up and left the office as the lady stepped forward.

"Are you Mr. Sparks, the banker and broker?" asked the visitor.

"Yes, ma'am. Will you be seated?" replied Fred.

"Mr. Opdyke sent me here. I would like to open an account with you. He is a depositor. I believe?"

"Yes, ma'am. I shall be very happy to accommodate you. Do you wish to make a special deposit, or to open a running account, subject to your check?"

"I wish to have a running account."

"Very well, ma'am."

Fred got his signature book out of the safe and asked the lady to sign her name and address in it. He also required her to place her regular signature on a card.

"How much do you wish to deposit now?" he asked, after writing her name on the cover and on the creditor side.

"I have a certified check for \$10,000. I will deposit that. Do you allow interest on daily balances?"

"Yes, ma'am. Two per cent. on sums of \$1,000 an over."

"Very well. You are just starting in business. I believe?"

"Yes, ma'am."

"You are quite young for a banker. Mr. Opdyke, however, assured me that you are perfectly reliable."

"I am much obliged to Mr. Opdyke for his recommendation."

"He has a very excellent opinion of you. He says you're the smartest young man in Wall Street."

"That is very flattering, Mrs. Bancroft, for there are a whole lot of smart boys down here. Will you please endorse your check?"

The lady did so, and then Fred handed her the pass book and a small pocket check book. That concluded all formalities and the lady took her

leave. Fred turned the check and a memorandum over to his bookkeeper, then he put on his hat and went out. He had an engagement with Mr. Opdyke at the Manhattan National Bank. Now that Fred was beginning to do real business in the Street he was somewhat embarrassed by his inability to open a business account with any of the banks. It is against the policy of regular banks to allow a minor to open a business account, because a minor has no legal existence, and therefore no responsibility. Fred, being under age, found himself up against this iron-clad rule. However, all rules are subject to exceptions, and Mr. Opdyke, having a great deal of confidence in the boy, made up his mind to try and get the Manhattan National to accept Fred as a customer. In order to do this he executed a paper making himself responsible for the boy banker up to a certain limit. As Mr. Opdyke was one of the bank's largest customers, and a man of great importance in the Wall Street world, the Manhattan National consented to accept Fred as a depositor, and to recognize checks drawn by him against his account. When the boy reached the bank he found the operator in the cashier's office. Mr. Opdyke introduced him to the cashier, the cashier took his signature, and the usual formalities being gone through with, he received a pass and a check book, and became a full-fledged customer of the bank, opening his account with \$125,000.

His bookkeeper later on deposited Mrs. Bancroft's check of \$10,000. Next morning Dora appeared at the office and Fred installed her in a corner. He had received quite a batch of letters that morning, some of them containing orders for the purchase of stocks, with money orders to cover the margins. He started the girl off by dictating half a dozen letters, and that was about all she had to do that morning. While he was studying a market report of the previous day's transactions on the Exchange, a broker, who had an office on that floor, came in and asked Fred if he could let him have \$30,000.

He offered several certificates of stock as security. Fred, however, said that he wanted more security, as the margin wasn't sufficient. The broker tried to bluff him, but he had no better luck with the boy banker than he had had at his own bank, where he found he could get only \$25,000 on the securities. He finally agreed to take \$25,000, for fifteen days. He gave his note for that sum, Fred drew the check and sent it over to the bank by Mr. Warren to have it certified, and when it came back he sent it to the broker, who had returned to his office. This was Fred's first important transaction with an outsider, and it encouraged him greatly.

CHAPTER XIII.—Waylaid.

From that time on things began to go swimmingly with Fred, and as a boy banker he ceased to be a joke even with Yardley, who could not help seeing that he must have some good financial standing to be able to keep afloat. In fact, the young messenger made it a point to save \$5 and open an account with Fred. The majority of the Wall Street brokers became aware of the

existence of the boy banker of the Chelsea Building, and many of them dropped in on one excuse or another to size him up. They soon discovered that there was nothing slow about the young man, and consequently Fred's reputation gradually spread through the financial district. As week after week went by business increased with him, and soon Mr. Warren had enough to do to keep himself well employed during office hours, while Dora had less and less time to herself. Waddie also had more errands to run, which was an advantage to him, as he had been growing fat through inaction. It was about this time that Fred received his second commission from Mr. Opdyke. It was an order, delivered by messenger, to buy every share of D. & L. he could find, on the quiet, at about 60, same to be delivered C. O. D. at the Manhattan National. Fred lost no time getting on the job, which promised to net him a big commission. It took him just two days to exhaust the district, and he corralled 70,000 shares in that time. His commission amounted to \$8,750. Next day the operator's regular brokers went on the floor of the Exchange and began bidding for the stock, and by the middle of the following week Mr. Opdyke had it cornered. Then the price was put up and the big operator finally quit a million and a half ahead of the game. Soon after Dora came to work for Fred he invited her to go to the theater with his sister and himself. She accepted and the three young people enjoyed themselves very much. After the show the young banker insisted on treating the girls to supper at one of the well-known restaurants. It then became a regular thing with Fred to take Dora to some place of amusement once a week, usually without his sister. He also got into the habit of calling on her every Sunday evening, when they went out for a walk, if the weather permitted. His preference for Dora's society was so evident that it was easy to forecast what the result of it all would be. One rainy and foggy afternoon, about two o'clock, Fred got an order from Mr. Opdyke to go to Jersey City, to the office of a certain firm of brokers, and buy a large block of Montana Copper for him at a given price. There was about \$1,500 commission in it for him if he succeeded in securing the shares, and Fred was more than anxious to earn the money. The operator had sent him a check for the value of the stock, which he was instructed to turn into his own bank and draw up his personal check for a similar amount, have it certified by the bank, and carry it over with him. Mr. Opdyke took this method of preventing the Jersey City brokers from knowing that he wanted the stock, for if such a suspicion occurred to them they would probably refuse to sell at the market price, believing they could get more. Fred left Mr. Opdyke's check with his bookkeeper to deposit with other funds later on, wrote out his own check and had it certified on his way to the ferry. It was a nasty day on the river, the boat had to feel its way across and Fred did not reach the brokers' office until close on to three. He had no difficulty in making the sale, however, but as the firm had hypothecated the stock they could not deliver it that afternoon. They agreed to send the certificates to Fred's office before noon next day. This was satisfactory to the young banker, as the firm was a respon-

sible one, and he left their office to return to the ferry. Not being any too familiar with Jersey City, Fred got confused by the fog, and walked some distance out of his way along the waterfront. Although it was not quite four o'clock, the overcast sky, in conjunction with the mist, made the afternoon dark and gloomy. As soon as the young banker was satisfied that he had lost his bearings completely he stepped into a small cigar store and inquired his way to the ferry. Two rough-looking men who were hanging about the place followed him out and kept close at his heels as he retraced his steps. As he was passing an unoccupied building, they suddenly jumped upon him from behind, tripped him up and choked him into insensibility in spite of the vigorous resistance he put up. Then, carrying him between them, as if he was helplessly intoxicated, they made their way some distance down the street to a low-class rum mill and sailors' boarding house, into which they entered. After a short conference with the man behind the bar, who appeared to be the proprietor, they carried him upstairs to a room and laid him on a bed. Then they leisurely took his watch and chain, studs, scarfpin, and whatever loose money he had on his person, after which they left the room, locking the door. Fred lay like a dead one for several hours, during which he was once visited by the landlord. In fact, it was eight o'clock, and pitch dark outside, by the time he recovered his senses, sat up in the bed, and began to wonder where he was, and what had happened to him. By degrees he recollected the assault that had been made on him by two powerful rascals, but that was the extent of his knowledge. As soon as he realized that he was sitting on a bed he knew that he was in a room in some house.

"Now, why should they bring me here?" he asked himself. "If robbery alone was their object, and I have been cleaned out, I can see that, it's a wonder they didn't leave me lying in the street, to be picked up by the first policeman who came that way. Maybe they thought it too risky to go through me on the thoroughfare, and carried me into this house to do the job. At any rate, they carried out their object, and I'm out and injured to the extent of about \$100. This is the first experience of the kind I ever had, and I hope it may be the last. What I've got to do now is to make my way out of this building, and try to find the ferry. I must have been here some time, for it's dark, or else this room is a windowless one."

Fred rose from the bed and began to grope his way about the room. He found there was a window, but it looked out on to a kind of shaft. He pushed the sash up and found the space full of fog. Looking upward, he saw only the densest obscurity.

"It's night, all right," he muttered.

Casting his eye downward he saw lights flashing from a pair of windows, and heard the clinking of glasses and the coarse talk and laugh of many men. The sounds came from the barroom two floors below, but Fred did not know the character of the place. He caught the bare outline of a window across the shaft, but there was no light behind it. Partly closing the window, he felt his way to the door, tried the knob and

then realized that he was locked in. Robbed and yet a prisoner—what more was in store for him? For the first time the seriousness of his situation began to dawn upon him. He had evidently fallen into the hands of a pretty bad lot. How was he to get out of the trap? He threw himself down on the bed and began to consider what he should do. While he was turning the subject over in his mind, he heard footsteps in the corridor outside. They paused before his door, a key rattled in the lock, the door opened and a short, thick-set man, with a candle in his fingers, entered the room. Fred, on the impulse of the moment, feigned unconsciousness. The man approached the bed and looked down at him.

"He's a long time insensible," the fellow muttered. "Dorgan and his pal must have squeezed the life out of him almost. I reckon he's good for another hour, maybe two, yet. Well, so much the better. He'll be as weak as a cat when he comes to, so I won't have much trouble giving him the dope. I must take a look in at the sea cap'n now, and see how he's gettin' on. Along toward midnight we'll dump the cap'n into the river and ship this young chap aboard the Windsor Castle. Before I let him go I must take off his good clothes and rig him out in a suit of slops. They'll stand me in a couple of bones, at any rate, and everythin' is fish that comes to my net. I wonder how he panned out to Dorgan? The fellow wouldn't tell me, but I have an idea he had a watch, and a pin in his tie. Yes, I'm sure of it," he said, bending down and feeling of Fred's four-in-hand, and then flashing the candle light over his vest. "Dorgan is a close rascal—a mighty close one."

He turned and moved toward the door. In an instant Fred had conceived a plan of escape and was on his feet. He tore the rude coverlet from the bed, with a sweep of his arm, and jumped on the thick-set man as he was in the act of leaving the room. He enveloped the rascal's head and arms with the folds of the spread and tripped him upon the floor.

The candle fell and was extinguished in the struggle that ensued.

CHAPTER XIV.—Captain Storms.

Fred was a strong boy and he was desperately in earnest. The man was tough and even stronger, but the young banker had taken him by surprise, and his head being completely covered with the coverlet, which half smothered him, he was placed at a great disadvantage. Fred knelt on his chest and pressed the coverlet close about his face. The man's struggles became weaker and weaker as the lack of air got the better of him, and finally he lay quite still and inert. Fearful of smothering him completely, Fred removed the coverlet from his face. The fellow was unconscious. Although the door had been open all this time the corridor was dark and silent. None of the inmates of the house was stirring in that direction.

"I'll have to bind and gag this scoundrel," thought Fred, "for he may recover his senses any moment and make trouble for me. I wish I had a light."

He felt in the man's pockets and found several

matches. He used one to strike a light and ignite the wick of the candle. Then he shut the door from prudent motives. Tearing strips from the spread, he tied the rascal's arms securely behind his back. Then he gagged him with another strip, and with a third bound his ankles together. He lifted the helpless man on to the bed and tied his legs to the footboard.

"Now I guess you're safe enough," said Fred.

Opening the door, he looked out. The corridor was just as still and dark as ever. Closing the door after him, he locked it and put the key in his pocket. After locating the stairs, he put out the light and was about to descend, hoping to be able to make his way to the street without opposition, when suddenly a light appeared on the floor below. A man with a lamp in his hand was coming along the second landing. Fearing that the newcomer was coming upstairs, Fred retreated back along the corridor. Coming in contact with a door, he tried the handle, but it was locked. The key, however, was in the lock. Fred turned it, opened the door and entered the room, which was dark as the ace of spades. He took the precaution to remove the key from the outside, lest through the cropping up of some unexpected complication he might find himself locked in once more. Then he struck a match to see what kind of room he was in. It was a small bedroom similar to the one he had been a prisoner in himself.

On the bed, fully dressed, and unconscious of his surroundings, lay a well-built man of middle age. The heavy double-breasted peajacket, and the mahogany hue of his countenance, proclaimed him to be a sailor, but not a common one. He looked more like the mate or captain of some vessel. On the table stood a bottle and two nearly empty tumblers. Also an open pocketbook, several letters, and papers. It instantly occurred to Fred that this must be the sea captain that he had heard the rascal, whom he had overcome, muttering about while he bent over him prior to his break for liberty. This was another victim of the gang who inhabited the house, and they had drugged and robbed him, and meant to dump him into the river later on. Fred struck another match and lit the candle he still held in his hand. He now took a closer look at the man on the bed. He appeared to be between fifty and sixty years of age, his face was heavily bearded, of an iron-gray tint, and he had a thick head of hair of the same color. His hands were large, thick and almost as hard as a rock. There was an air of almost childlike innocence about him that singularly impressed the boy.

"He looks like an easy mark," thought Fred. "I'll bet he tumbled into the clutches of these rascals without giving them the least trouble. Yes, he's been doped all right. Now how am I going to save him in that condition?"

It was evidently a tough problem, for he was not so sure how he would be able to leave the house himself, even with all his faculties on the alert. He glanced at the table again. The pocketbook looked as if it had held money.

"Whatever he possessed, they've cleaned him out completely," thought Fred.

Mechanically, he picked up one of the letters.

"This will probably tell me his name," muttered the young banker, bringing the envelope

close to the candle and looking at the superscription. This is what he saw:

"Captain Ezra Storms, Ship Golden Hope, Care of Lazard Freres, Bombay, Hindoostan."

"My Heavens!" gasped Fred, dropping the envelope from his trembling hand. "Dora's father!"

He stood for some moments like a statue, staring at the pocketbook and the other envelopes beside it, then, as if waking from some unpleasant dream, he grabbed another letter and looked at it.

"Captain Ezra Storms, Care of Poindexter & Co., 16 Crown Street, Capetown, South Africa," and in the corner, "Ship Golden Hope."

"That's Dora's writing, I'll swear," breathed Fred, excitedly. "This man on the bed seems to be her father past any doubt. Where has he been these two years since the Golden Hope left Bombay for New York? What became of the Golden Hope and her crew? No word has ever reached either owners or consignees from the day she hauled out of the harbor and set her sails to the breezes of the Arabian Sea. Lost, of course, somewhere along her trackless course. Probably she foundered in one of those simoons of the Indian Ocean I've read about. And yet here is her captain in Jersey City, after two years of mysterious silence. Clearly he escaped from the wreck if no one else did. How did he escape? And how account for the fact that he's been lost to the world for over twenty-five months?"

That was another knotty problem that would have to be solved later on when the captain recovered his senses and could explain matters. His wife and daughter had not yet given up all hope that he might yet return to gladden their hearts—that Fred knew; but they were in that situation where "hope deferred maketh the heart sick."

The owners of the Golden Hope, with officers near Hanover Square, had collected the insurance on vessel and cargo, settled all claims against her, and closed her account on their books. The relatives of the officers and crew—every one but Dora and her mother—had given up the men for dead, and the Golden Hope was reckoned one that had reached the port of missing ships, and would never be heard of more. Fred took up the pocketbook and examined it. Captain Storms' name was inscribed on the flap in gilt letters. If Fred needed indisputable proof of the captain's identity he soon found it in a small flap in the shape of a photograph of Dora herself. Well, there was only one thing to be done and that was he must save the captain from the fate these rascals had marked out for him. That was his duty in the name of common humanity, without reference to Dora and her mother, and it was doubly his duty for their sake. The question was, how was he going to save the drugged man?

He replaced the letters in the pocketbook and put it in his own pocket. Then he shook the captain roughly and succeeded in partially arousing him from his stupor. The moment he stopped Captain Storms fell back into his former state.

"I'll have to make my own escape, take note of the house, and tell the first policeman I meet of the captain's peril," thought Fred. "I don't see what else I can do under the circumstances."

As a precautionary measure he located the skipper of the Golden Hope in the room and put the

key in his pocket. Then in the darkness he started downstairs. He met no one on his road and finally groped his way to a door that he believed opened on the street. To his right was another door, under which a light flashed, and through which he heard the rattle of glasses and the talk of half drunken men.

"That's a barroom," he thought, as he fumbled for the handle of the front door.

The door was not only locked, but bolted as well. He discovered the latter fact when the door refused to budge after he had unlocked it. Running his hand up the door, he found a big bolt. He drew it cautiously back. Still the door held, so he ran his hand down till he came to another bolt. When this yielded to his fingers the door opened and he walked out into the arms of a policeman, whose form loomed mistily through the dense fog.

CHAPTER XV.—Conclusion

The policeman seized Fred by the arm and looked keenly into his face. He was rather surprised to see one of the boy's gentlemanly appearance issuing from a building with whose shady character he was sufficiently well acquainted.

"Well," he said, gruffly and suspiciously, "who are you, young fellow?"

"I am Fred Sparks, a Wall Street banker and broker."

"Is that so? What are you going in that house?"

"It's a den of thieves and murderers, isn't it?" said Fred.

"Is it? It's one of the toughest joints in Jersey City. But you ought to know what it is, seeing that you have just come out of it."

"All I know is that I was waylaid and knocked out somewhere along the water-front, not far from the ferry, this afternoon by two rascals, who, while I was unconscious, brought me to this house and locked me in a room on the third floor. They cleaned me out of everything I had about me. What else they meant to do to me I cannot say, but they must have had other designs, or they wouldn't have kept me a prisoner. I managed to escape from the room by overcoming a man who came up there to look at me. I bound and gagged him, and locked him in the room. That's the whole story as far as I am concerned."

"If your yarn is true, young man, you are lucky to get away with your life. You had better make yourself scarce around these diggings if you expect to get off entirely."

"I intend to after you have helped me rescue a sea captain who lies drugged in a back room on the third floor."

"A sea captain?"

"Yes. He's another victim, and is incapable of escaping by himself. They mean to throw him into the river before morning. We must save him at once. I know his wife and daughter, and I'm ready to risk my life in his behalf."

"It's as much as both our lives are worth to be caught in that building."

"But something must be done," said Fred, excitedly.

"The only thing we can do is to pull the house.

Come with me. I'll telephone for a patrol wagon and several officers."

He piloted Fred to a nearby drugstore, opened up communication with his station and stated the facts to the officer in charge. The patrol wagon was sent with half a dozen policemen. As soon as these turned up at the drugstore, Fred and the officer boarded it and the wagon presently drew up in front of the sailors' boarding house. Three policemen entered the barroom and overawed the crowd, while Fred, with the rest, marched upstairs. The young banker led them to the room where he had locked in Captain Storms, and the unconscious skipper was taken down to the wagon.

Fred then showed the officers the man he had knocked out, who was recognized as the proprietor of the house, and was arrested. As Fred couldn't identify the men who had assaulted and robbed him, no further assets were made, and the wagon started for the station. Here Fred told his story, the prisoner was interrogated with little success, and was locked up, while a doctor after a while succeeded in bringing Captain Storms to his senses.

His story was simple. He had arrived in New York that forenoon in the bark Sitka, which had taken him off an island in the Indian Ocean, where his ship, the Golden Hope, had been lost. His two mates and a part of the crew had escaped the wreck also; the entire party after surviving their sequestration on the island, and all its attendant hardships, being taken off by the Sitka seven weeks since. The bark, after passing quarantine, had started in tow of a tug for her wharf in Jersey City to discharge a consignment of merchandise intended for immediate shipment to Trenton, but being overtaken by the fog had come to anchor for the time being not far from the Jersey shore.

The captain, anxious to reach his wife and daughter, whom he believed were mourning him as dead, induced the captain of the bark to put him ashore at the nearest wharf, which was done.

He had covered half the distance to the ferry when he became confused in the fog and strange locality, and finally applied to two rough-looking men to be directed to his destination. They agreed to show him the way. On the road they said they felt thirsty, and asked the captain to treat. He consented to do so, in consideration of their apparent civility, and they led him into a barroom along the water-front.

They sat down at a table, had one round of drinks together, and that was all the captain remembered until he came to his senses in the station house. He said he would be able to identify the men who had drugged him, so two detectives were sent out to see what they could bag. Fred then explained to the captain how he had himself been treated in much the same way, only he had not been drugged, and told Captain Storms how he had found him stupefied on a bed in the third floor room of the house, how he had heard the proprietor mutter that he was to be dumped into the bay during the night, and how he had succeeded in getting away from the building himself and bringing the police to his rescue. The skipper of the lost Golden Hope was very grateful to the plucky boy for saving his life, and assured him that he would never forget the obligation.

"And now, my lad, if you are going back to New York I will go with you, for I am wild with anxiety about my wife and daughter. I left them well fixed for the time I expected to be away, but two years has been added to that time. I don't even know if they are alive," he added, in a trembling voice, "nor what trouble they may have had to face because of my unexplained absence. It is more than likely that they have given me up for dead. If they have moved from the old address how shall I find them tonight, and I feel that I cannot rest till I do find them."

"You needn't worry, Captain Storms," interposed Fred, taking him by the hand, "I can take you to your wife and daughter right away."

"You can?" ejaculated the skipper, looking at him in bewilderment.

"Yes, I can. I made their acquaintance a couple of months ago in an accidental way. They have moved from their old address and are now living at No. — 120th Street, Harlem. Your daughter's name is Dora, so you see there is no mistake."

"My dear boy, take me to them at once. You cannot guess how I long to clasp them in my arms—to see them once more after all these months of absence."

Promising to be present next morning in the police court in Jersey City, Fred and Captain Storms took the ten o'clock ferryboat for Cortland Street. The skipper plied him with many more anxious questions about his wife and child, all of which the boy answered in a way best calculated to relieve his anxiety.

During the run on the underground railroad, which had then only lately been opened, and filled the captain with wonder at the improvements that had taken place in the metropolis since he left it three years and a half before, the master of the Golden Hope told Fred much about the experiences of himself and surviving members of the ship's company on the lone island in the Indian Ocean.

His account greatly interested the young banker, and he asked the captain many questions about their enforced mode of life while living a sort of Robinson Crusoe state of existence.

They left the train at Lenox Avenue and 125th Street, and took a surface car which carried them to Third Avenue and 120th Street, half a block from the house where Mrs. Storms and her daughter lived.

It was eleven o'clock when they reached the house. Fred rang the bell connecting with the Storms' apartments vigorously, and in a few minutes the street door was opened. They entered and Fred led the way up.

"You had better remain here till I break the news of your return," said Fred, when they reached the second floor.

The impatient captain reluctantly consented. Then Fred continued on up the next flight. Mother and daughter had retired, but the strenuous way their bell had rung had aroused them, and putting on a wrapper, Mrs. Storms came to the door to see what was the meaning of the strange summons.

"It's me, Mrs. Storms," said Fred, in answer to her "Who is there?"

She threw the door open instantly in great surprise.

"Why, Mr. Sparks!" she cried. "Is anything wrong?"

Dora heard the name and got into a wrapper, too, in some little excitement.

"Nothing wrong, Mrs. Storms, but I have brought you wonderful news."

"What do you mean?"

"Can you bear a great surprise?"

"A great surprise?"

"Yes, your husband——"

"My husband!" she gave a gasp and would have fallen but for Fred's strong arm.

Dora gave a scream. The captain below heard it and could not restrain himself. He rushed up the flight and dashed into the room, crying "Mary! Dora!"

Fred thought it was time for him to leave, and did so. Next morning Dora was down on time at the office, but she was a different looking girl. Her face reflected a great happiness that added a new loveliness to each feature. When Fred came in she rushed over to his desk, put her arms around his neck and kissed him impulsively.

"You brought papa home to us. You saved his life last night. He told us all, and we can never be grateful enough to you as long as we live."

"Yes, you can," he said, taking her hands and looking into her shining eyes and blushing face. "You can easily square the account by consenting to become my wife. Will you do that, sweetheart? Will you?"

"Yes, dear Fred. I am yours now and forever."

Six months later they were married in a little cottage in the Bronx that Fred had purchased and presented to the captain and his wife. Edith Sparks was bridesmaid and Will Robson best man. Prominent among those present on this delightful occasion was William Opdyke, the millionaire operator, and he gave the bride a costly set of diamonds that she wore during the marriage service, in connection with the diamond sunburst and shower of golden stars her husband had presented her with, and which shone with great brilliancy on her lovely neck. When Fred got back from his wedding trip he took up his residence in a house he had purchased in his mother's name, and Dora became its mistress. Mrs. Sparks and Edith lived with them, while Captain Storms and his wife were constant visitors, dining with their daughter and son-in-law two or three times a week. By this time Fred established his banking business on a substantial footing, while his brokerage department was gaining new customers right along. He could sign his check, if necessary, for a quarter of a million, and Joe Yardley did not doubt the fact in the least. Both Joe and Will Robson are now working for him, the latter hoping ultimately to become cashier when Mr. Warren is no longer able to hold down the job, and both, now young men, declare that they have the finest and smartest employer in Wall Street—one who showed the stuff he was made of when he branched out as A BOY BANKER.

Next week's issue will contain "MAKING A RECORD; or, THE PLUCK OF A WORKING BOY."

BUCKSKIN BILL, THE COWBOY PRINCE

Or,

The Rough Riders of the Ranch

By GASTON GARNE

(A Serial Story.)

CHAPTER VIII.—(Continued)

"That's lucky. Any more of that gang around?"

"I saw no one but Flood and the Mexican."

"Going home?"

"Yes. I've been after the mail. They waylaid me."

"Is your father at the ranch?"

"Oh, yes. Why?"

"Well, I've got bad news for him."

The girl started and darted a scared, inquiring glance at him.

"What's the matter, Bill?" she asked faintly.

"Come along and I'll tell you. We have not a moment to spare. Ride as fast as your pony will go, or your father will be a ruined man. Come up beside me."

They dashed away toward the ranch.

Jessie was terribly impressed by the boy's words.

When they reached the trail she exclaimed feverishly:

"Don't keep me in suspense any longer, Bill. Tell me what has happened. You have made me very nervous."

"Your father's secret gold mine has been discovered by Hank Sawkins and all of the Flood gang. They have jumped the claim and driven out your father's men. It is up to us now to raise a bunch of cowboys and attack the villains."

"Good gracious, how did you find this out?"

"My rough-riders and I were leaving Four Flush an hour ago when a wounded man, on a horse dashed up to us. He was Dick Kerns, the foreman of the gang your father had working his claim. He was shot in the head, and on the verge of collapsing. He told me the news, explained that the mine was the old deserted Buena Vista, in Rattlesnake Valley, and declared that Flood's gang attacked and shot his men. He managed to escape, and begged me to notify your father."

"This is dreadful!"

"Well," said Bill, "I sent my cowboys to the Buena Vista in charge of Denver Jack. In the meantime I got Kerns into a miner's shanty in Four Flush and sent for a doctor. Then I started for your ranch. My trail led me among those rocks. I saw Flood and the greaser just a few moments before the outlaw roped you."

"Ah, I see!"

"Imagine my surprise when I interrupted them to find that you were the victim. I tell you, Jess, I was amazed."

It was lucky for me you came that way."

"There's the ranch ahead now."

As they went galloping up to the house Colonel Briggs, who sat reading a book on the piazza, looked around and a frown of annoyance crossed his face at sight of Bill.

He arose, and as the young couple dashed up, he bowed coldly to Bill and, turning to his daughter, he said, sharply:

"Haven't I told you to keep out of the boy's way?"

"You have, papa, but——"

"See here, colonel," interrupted Bill, "cut out that jawing and get all the armed men you can muster right away. Flood's gang have possession of your secret mine and have driven out your men."

The colonel staggered back with a cry of dismay.

"My secret exposed?" he gasped.

"By accident, sir," and Bill explained.

When he ended his story the colonel was as pale as death, but there was a dangerous glitter in his eyes as he arose and said:

"Buckskin Bill, I'm greatly obliged to you for this information, but I reckon we'll let the bandits have the mine."

CHAPTER IX.

Charge Of The Cowboys.

The cowboy prince, as the cattlemen called Bill, was staggered by the colonel's reply, and giving him a sharp look, he saw that he had been drinking.

Colonel Briggs was known to go on sprees that lasted a week at a time.

During these periods he was one of the most dangerous men in the West, for he was reckless, daring, and venturesome to an extent that bordered onto madness.

Bill was not afraid of him, however, and realizing the folly of what the colonel said, he replied:

"I'm surprised at you, colonel. I thought you had more nerve than you are showing. Do you mean to tell me that you are going to let your old enemy beat you?"

This answer stung the peppery old fellow's pride.

He poured a stiff horn of Kentucky rye from a decanter on the table into a glass and turned it down his throat.

Then he lit a cigar, reflected a moment, and, suddenly banging his fist down on the table, he roared:

"How can I help myself, sir?"

"Why, fight for your property, of course."

"See here, boy, you don't know what you're talking about."

"Why don't I?"

"If you did you wouldn't speak so."

"Make your meaning clearer, colonel."

"Oh, that's easily done. If my men were caught napping, and the bandits have possession of the mine, we can never get in at them. The place is almost invincible. A handful of men in there could stand off a regiment."

"Is that your reason for deciding to not do anything?"

"Certainly. Isn't it a good one?"

"Well," replied Bill, coolly, "I wouldn't give up so easy as all that. Just lend me your men and I'll follow my rough-riders to the claim. I'll guarantee that I'll get in at those scoundrels before I'm through with them, too."

"By thunder, you're a spunky little rooster!" said the colonel, "and hanged if you haven't aroused my hopes. I'd hate to lose that claim, and I must say I like your generosity in burying the hatchet and coming to my aid again. Bill, I'm going to fight them."

"Good for you, colonel."

"Have a drink?"

"I never use it."

"Glad to hear it. You're too young yet. Wait till you are a man and you'll get over that. Do you smoke?"

"Sometimes."

"Then stuff a handful of these Havanas in your pocket," said the colonel, handing out the box. "They are perfectos of fine flavor. Now excuse me a moment till I send for the men. Jess, you guard the house while I'm gone, dear."

With his fighting spirit aroused, the old rancher ran inside and pretty soon Bill heard Andrew Jackson Scott tooting a horn out the back door for all he was worth.

Out came the colonel in a big sombrero and spurs, a belt around his waist carrying a brace of revolvers, and a good Winchester in his hand.

Within ten minutes there were ten cowboys on the spot, and the colonel explained matters to them, and then said:

"Good-by, Jess. I'm going."

"Be careful not to get hurt, papa."

"You bet."

Bill gracefully doffed his hat to her, and she gave him a sweet smile as he dashed away beside her father.

The trip to the old abandoned Buena Vista claim in Rattlesnake Valley was made rapidly.

Only once Bill spoke during the trip, and then he asked:

"How is it you happen to be getting gold out of that claim when it was given up as useless years ago?"

"Well," answered the old ranchman, grimly, "now that my secret is exposed I don't mind telling you, sir. I bought the claim for a song, and one day while examining it I was lucky enough to find a gold vein which promised to pan out big. The old company had entirely overlooked it. I'm a mining expert. I saw, upon further examination, that the new strike would yield me nearly a million if I could only keep it a secret, so as to prevent a rush to the spot. For that reason I've been working it as secretly as possible. I've taken out thousands of dollars' worth of ore so far, and expected to get much more, but the unfortunate raid of the outlaws has put an end to my designs, and I expect that as soon as the news spreads Rattlesnake Valley will soon be filled with prospectors, and we will have no end of trouble."

The trail now carried them over a spur of the hill, and they went out upon a rocky plateau, where the colonel reined in and, pointing below, exclaimed:

"There's the valley, gentlemen."

"I don't see any of the gang," remarked Buckskin Bill.

"Of course you don't. They are hidden in that big hole."

"What it is, a canyon?"

"Yes, sir, and it only has one outlet. Where are your men?"

"I sent them ahead——"

"Then they are probably hidden down in the gorge."

They galloped down the slope and soon reached the foot of the hill, where a big gorge opened up before them.

As they advanced between a mass of rocks and trees there came a sudden sharp challenge:

"Halt! Whogoes thar?"

Every one reined in and every hand grasped a weapon.

"Never mind who we are!" shouted Bill. "Come out and show yourself or we'll open on you."

"Hey, Bill, is that you?" came the reply, and out from a bush stepped Denyer Jack with a broad grin on his face.

"It's my superintendent," said Bill, smilingly. "Any news?"

"Thar be," assented Jack. "How are yer, colonel? Glad yer showed up ter defend yer property. Them measly coyotes has got ther bulge on us, all right."

Where are the rough-riders?" queried the boy.

"Up ther pass a-waitin' fer yer."

"Lead the way, Jack, and tell us the news."

"Thar ain't much ter tell," replied the rancher. "When we tried ter git inter Rattlesnake Valley we got a volley of rifle shots an' retreated with two wounded."

"All right. Now we'll charge the entrance in a body."

"It's pretty risky, sir," warned the colonel.

"That don't scare me a little bit. Ready, boys?"

"All ready."

"Then come on."

They soon met the rough-riders.

Bill then asked them:

"Will you risk a dash at the entrance to the canyon?"

"Lead the way," was the reply.

The young cowboy urged his stallion on, and with a ringing cheer the big band of cowboys went galloping on after him at full speed.

Ahead was a narrow, rocky defile, with mighty cliffs towering up hundreds of feet on each side.

It was swarming with Flood's men, and the outlaws saw the cowboys coming, and opened fire.

Bang, bang, bang! rattled the rifles.

"Don't hang back, boys!" yelled Bill, brandishing his rifle. "Charge on them! We can take the place if you will follow me in!"

Jim Flood's men were so placed in the entrance to the canyon that their own bodies were protected by the rocks, while the cowboys, racing after Bill, had no shelter at all.

A withering fire was poured into the gallant band of rough-riders by the outlaws, and several toppled from their saddles. For an instant it seemed as if the whole band would be wiped out. But no, that reckless rush carried more than half of them up into the pass, where they could see their foes, and then the cowboys' rifles began to bark.

(To be continued)

GOOD READING

SOMETHING ABOUT OYSTERS

Recent research shows that the green color of French oysters is due to a pigment present in their food materials. A quantity of the pigment was isolated, and oysters placed in a sea-water solution took up the color within twenty-four hours.

REAL MONEY IN CHINA

Under the direction of American experts, China is building what will be one of the largest mints in the world. It will be able to convert fourteen tons of silver into coin in a single day. Although printing began in China, it is worthy of note that the Chinese are not installing a printing press to increase their supply of money.

VOLCANO FOR SALE

In Bolivia a volcano is being offered for sale or for rent. The advertisement maintains that the volcano will produce enough steam to develop electrical energy of 400,000,000 kilowatt hours a year. The offer is said to be a bona fide one.

THE "HUMAN DOVE"

A Bangor, Me., boy has a pet dove which is showing traits that might be called human. It is tame and walks in and out of the doors for its meals, perching on the shoulders and heads of the people in the house. This dove does not allow another bird, not even of its own kind, in the yard or anywhere near the house.

MILLIONS OF WHITEFISH

According to the latest figures of the United States Bureau of Fisheries, the annual catch of whitefish, the favorite food fish of the Great Lakes, is more than 625,000,000, with a market value of nearly three-quarters of a million dollars. In 1921 the bureau hatched and planted more than 420,000,000 whitefish fry.

THE "CAT HOAX"

When Napoleon was about to depart for St. Helena in 1815, some one in Chester, a city in England, had a large number of handbills printed and distributed. These bills stated that the Island of St. Helena was overrun with rats and that 16 shillings would be given for each full grown tomcat and 10 shillings for every full grown tabby and two shillings and six pence for every kitten able to feed itself. On the day fixed the city was crowded with men and women and children carrying cats. A riot ensued in which the cats broke away and infested the private houses. Five hundred of them were killed, others drowned and many infested the neighboring sheds and barns for many weeks.

LOW TEMPERATURES ON MARS

During the past year investigations to determine, as nearly as possible, the temperatures on

the planet Mars were conducted both at the Mount Wilson Observatory in California and at the Observatory at Flagstaff, Ariz. The observers at Mount Wilson calculated the afternoon temperatures along the equator of Mars to be approximately 10 degrees above freezing, while those at Flagstaff estimate the temperature at 20 above freezing. These calculations would indicate that Mars would be more tempting as a summer than a winter resort. In the Martian polar regions the temperature must be extremely low.

DAYS WITHOUT NIGHTS

Nothing strikes a stranger more forcibly, if he visits Sweden at the season of the year when the days are the longest, than the absence of night.

Doctor Baird related some interesting facts. He arrived at Stockholm from Gottenburg, four hundred miles distant, in the morning, and in the afternoon went to see some friends. He returned about midnight, when it was as light as it is in England half an hour before sundown.

You could see distinctly, but all was quiet in the street; it seemed as if the inhabitants were gone away, or were dead. The sun, in June, goes down at Stockholm a little before 10 o'clock. There is great illumination all night, as the sun passes around the earth toward the north pole, and the reflection of its rays such that you can see to read at midnight without any artificial light.

The first morning Doctor Baird awoke in Stockholm, he was surprised to see the sun shining into his room. He looked at his watch and found it was only three o'clock. The next time he awoke it was five o'clock, but there were no persons in the street.

There is a mountain at the head of the Gulf of Bothnia where on the twenty-first of June, the sun does not appear to go down at all. A steamboat goes up from Stockholm for the purpose of carrying those who are curious to witness the phenomenon. It occurs only one night. When the sun reaches the horizon you can see the whole face of it, and in five minutes more it begins to rise. At the North Cape, latitude seventy-two degrees, the sun does not go down for several weeks.

A day's work is twelve hours. Birds and animals take their accustomed rest at the usual hours whether the sun goes down or not.

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ITEMS OF INTEREST

OLD HUMAN SKELETONS

There were unearthed the other day within the palace grounds of Tokyo, Japan, eight human skeletons with their hands clasped prayerfully. This revives the ancient and popular legend that it was the custom to bury human beings alive beneath temples in order to strengthen the foundation. It is believed the skeletons are 200 or more years old.

SKELETONS 50,000 YEARS OLD

Two human skeletons of the Neanderthal type, believed to be at least 50,000 years old, were discovered recently in a cave near Simferopol, in the Crimea, according to an announcement from Moscow, says *Popular Science*.

In addition to the human relics found in the cave, there were discovered a number of skeletons of mammoths, dinosaurs, cave hyenas, cave bears, and a large assortment of crude implements used by primitive man.

CENT IN HIS THROAT

Fred Bedes, a salesman living in Elizabeth, N. J., was discharged from the Alexian Brothers' Hospital recently after having had removed from his throat a cent which had been lodged there for five years. Bedes had been unaware of the presence of the coin until an X-ray disclosed its presence.

Bedes had suffered for three weeks from coughing and difficulty in eating. Recently he went to the hospital for treatment. An X-ray disclosed the presence of a foreign body in his throat, and Bedes then recalled that on a train five years ago he had accidentally swallowed a penny. Dr. Henry Norton, a nose and throat specialist, was summoned from Newark and removed the coin without an anesthetic.

WILD DOGS IN THE NORTH

In the Lake of the Woods country, which may be described as a wilderness of forest, rock and muskeg, a race of wild dogs have established themselves and are increasing in numbers so rapidly that tears are entertained that the ani-

mals will yet become troublesome. When the Canadian Pacific Railway was under construction, the camps of the workmen had of course to be frequently moved, and the dogs were often left behind, and eventually, like wolves and foxes, found means of sustaining themselves.

The animals are large, lean, short-haired and generally red or red and white in color. They are exceedingly wild and fly on the first approach of man. In winter they live by catching rabbits that abound in the wilderness of brushwood; in summer the wild dogs catch fish that crowd the smaller streams that connect inland lakes. The Indians detest the wild dogs, as they pursue game and take the bait from the traps, and are a general nuisance. Sometimes a wild dog is taken in a trap that has been set for other animals, but the beasts are exceedingly cunning, swift and watchful. A race of wild dogs is said to exist in Newfoundland, keeping near the coast and subsisting on what the sea casts to the shore.

LAUGHS

"When you proposed to me you said you were not worthy of me." "Well, what of that?" "Nothing; only I will say for you that, whatever else you were, you were no bargain."

Elderly Spinster—You know, doctor, I'm always thinking that a man is following me. Do you think I suffer from hallucinations? Doctor—Absolutely certain you do, ma'am.

First Convict—They say it took Milton 15 days to write one page of a book. Second Convict—That's nothing! I've been on one sentence six years, and I'm not through yet."

Callow Sportsman—You remember when you guided me five years ago, Jake? What caliber rifle was I using that year? Guide—I don't know, sir; the doctors ain't never dug out the bullet!

"Well, Harry," said the fair maid, "did popper ask you if you could support me in the style to which I am accustomed?" "No, dear; he merely informed me that he couldn't, and gave me his blessing."

"Does the baby talk yet?" asked a friend of the family of the little brother. "No," replied the little brother, disgustedly. "He don't need to talk. All he has to do is yell and he gets everything in the house worth having."

Manager—Mr. Smith, of late your work has been very perfunctory. Smith (eagerly interrupting)—Mr. Jones, I've been working here for three months now, and, though I have tried my best, that's the first bit of praise I have received since I've been here. Thank you!

A small boy who was sitting next to a very haughty lady in a crowded car kept sniffing in a most annoying manner. At last the lady could bear it no longer, and turned to the lad. "Boy, have you got a handkerchief?" she demanded. The small boy looked at her for a few seconds, and then, in a dignified tone, came the answer: "Yes, I 'ave, but I don't lend it to strangers."

POINTS OF INTEREST

GRASS GROWS IN EYE

An English farm laborer, suffering intense pain from something in his eye that he was unable to remove, visited the Gloucestershire Hospital in London for relief. A surgeon, on operating just above the eye, removed a blade of grass 1 1/2 inches long and the seed from which it had grown. The grass, nurtured by the natural moisture of the eyeball, was quite green by reason of the light penetrating the eye.

PROPELLERLESS PLANE

With aviation still in its infancy, inventors are busy on different types of machines, one of which is designed to be driven by the escape of gases in the rear instead of by a propeller. The idea is not new, but heretofore it has been considered too inefficient. Now, however, a French inventor is reported to have overcome the main difficulties and to have interested the government in his efforts.

THE ESKIMOS DREAD WATER

The Eskimos are dependent upon the sea for everything they eat and for all the clothes they wear, but none of them know how to swim. This seems strange at first, but becomes less mysterious when we take into account the fact that in the Arctic Ocean the temperature of the water is never above the freezing point. The natives of that region guard against the danger of drowning by making the covering of the boats so tight about the body of the fisherman that there is no leakage, even if they do happen to overturn.

When the Kite was in McCormick Bay with the party of Lieut Peary, one of the crew took a swim which is described by Dr. Keely.

"After we had returned to the ship, Mr. Verhoeff declared that the water looked so pleasant that he would swim from the ship to the shore and back again. Those who heard the assertion attempted to dissuade him, pointing to the numerous icebergs which floated about in every direction. Even when he stripped we all thought that a single plunge would serve to make him change his mind.

"Meanwhile a crowd of curious natives had gathered around and were gazing at him in mild astonishment. Finally he took the plunge, and at once started, swimming vigorously for the shore.

"Alarmed for his safety, and fearing that a cramp might overtake him, I jumped into Mr. Carsten's little boat, which was moored alongside the ship, and followed him, being prepared to render assistance if it was needed. He reached the shore in safety, however, and turning resolutely around, swam back to the vessel, a distance of about two hundred yards.

"He received, of course, an ovation, but was almost at once taken with a chill which at one time looked serious. A vigorous rubbing restored his circulation to its normal condition, and a brief rest made him as well as ever. It was regarded, however, as a foolhardy feat and one that none were anxious to emulate.

"The effect on the natives of a sight of the swimming man was most curious. They regarded him with constantly growing astonishment. In Greenland the only use they know for water is for drinking purposes. Probably many of them had accidentally fallen into the water, but they dread and hate its effects as much as does a cat."

NAVY DIVING DRILL UNCOVERS WRECK OF SPANISH PRIVATEER

A course of instruction in deep-sea diving is part of the regular drill at the Naval Training Station at Newport and the amateur divers often meet with interesting adventures in descending to the bottom of Narragansett Bay. They amuse themselves in catching the huge flounders that lie in the cove, adding fresh fish steak—or mis-called "sole"—to the daily menu.

While hunting flounders a diver, Hill by name, recently happened upon the remains of an ancient Spanish ship submerged in mud to the gunwales, but still in a wonderful state of preservation considering the years that had passed since she sank at the entrance to the bay, where she was probably seeking refuge either from a storm or an enemy.

The stern was buried under mud and shells but the bow was slightly above the bay's floor. Though the rotten timbers were thickly covered with marine parasites of all kinds the outline of the hull was largely intact and the entrance to the cabin easily found. The crumbling deck was hidden under many feet of ooze but the divers discovered and raised to the surface six small bronze cannon, deeply pitted with salt water, and several iron spikeheads badly corroded. From the cabin they salvaged two beautifully-shaped bronze vases and half a dozen bottles of wine bearing the seal of the King of Spain and the date 1640.

The divers opened all the bottles in the hope of finding one that contained drinkable wine but all had undergone a sea change. The contents was flat and unpalatable. The wine had been, no doubt, part of the captain's private stock. The divers were eager to continue the exploration of the interior of the wreck but the commandant decided that it would be unsafe. So torpedoes were placed under the bow and the wreck was destroyed.

There is no record of any vessel having been sunk at the entrance to Narragansett Bay. That is strange, for the wreck was either a privateer or a pirate and undoubtedly a Spaniard. The vases may have been loot from another ship or perhaps from some village raided by the stranger.

After careful inspection of the relics from the mysterious wreck the officers at the training station decided that the ship was a Spanish privateer cruising in New England waters during Queen Anne's War, 1702-1704, between the French and English in America as a result of the Spanish succession, and sent to the bottom by an English vessel from which it was plying under full sail for Newport Harbor, where it hoped to engage the stronger enemy at a greater advantage than in the open sea.

FROM ALL POINTS

SHALL WE HAVE GREEN ROADS?

Minor eye troubles resulting from the reflected glare from gray or white auto roads in England are afflicting a great number of drivers, a British optician declares, and recommends that green coloring matter be mixed with the surfacing material to curb the evil. The effects are said to be most pronounced among drivers who are compelled to gaze at the road intently.

THE GAMELESS COUNTRY

The West Indian archipelago, with its four islands and numberless islets, is called the gameless country, because, in a region of more than one hundred thousand square miles there are no monkeys, no bears, raccoons, wild hogs, jaguars, pumas, panthers, lynx, wild cats, foxes, wolves or jackals. There is not even woodchuck to be dug out of the many caves. On the highlands there are no bison, deer, antelope or rabbits.

THE POPULATION OF THE UNITED STATES

Although the population of the United States is now at the high water mark of 114,311,000 people, that advance over last year was less than the average for the last five years, according to the estimates of the National Bureau of Economic Research, and the opinion is that the once rapid advance has now definitely slowed up.

That the regular increase in the population has not been due to immigration but to the excess of births over deaths is shown by figures covering the last sixteen years. In that period there were over 41,000,000 births and about 22,000,000 deaths, or an excess of 19,000,000 births. About 5,500,000 were added by immigration, bringing the total increase to about 24,000,000. Of this number immigrants formed little more than a fifth.

Both the birth and the death rates in the United States are falling, but the death rate is falling faster. Ten years ago the birth rate was 26.2 for each thousand persons, while to-day it is 23.3, a decrease of 11 per cent. At the same time the death rate has decreased from 13.4 per thousand to 11.7, a decrease of about 13 per cent.

In 1924, 2,645,000 persons died, or one death was compensated by two births. If the number of births and deaths remains stationary in 1925, as is very likely, ten babies will be born every two minutes and five persons will die in the same time.

Further studies by the bureau showed that employment has again shrunk to the pre-war level, and that there are now thirty-eight persons out of every 100 who earn a salary or wages. But children, women and others not working for money are almost as numerous as this class. Employers and men and women in business for themselves make up only 8½ per cent. of the population, and the actual number is now less than it was in 1923. It is held that the growth of large corporations has kept down the number of independent business men.

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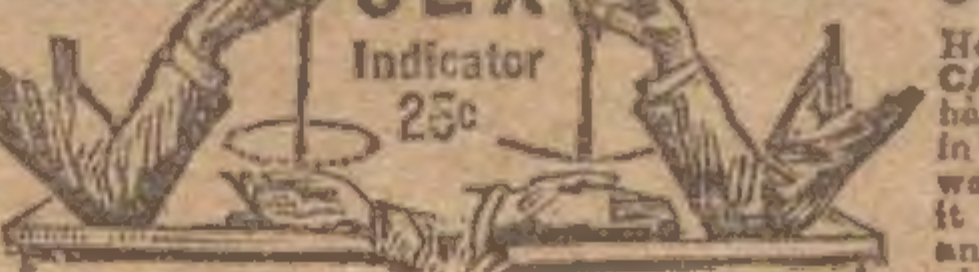
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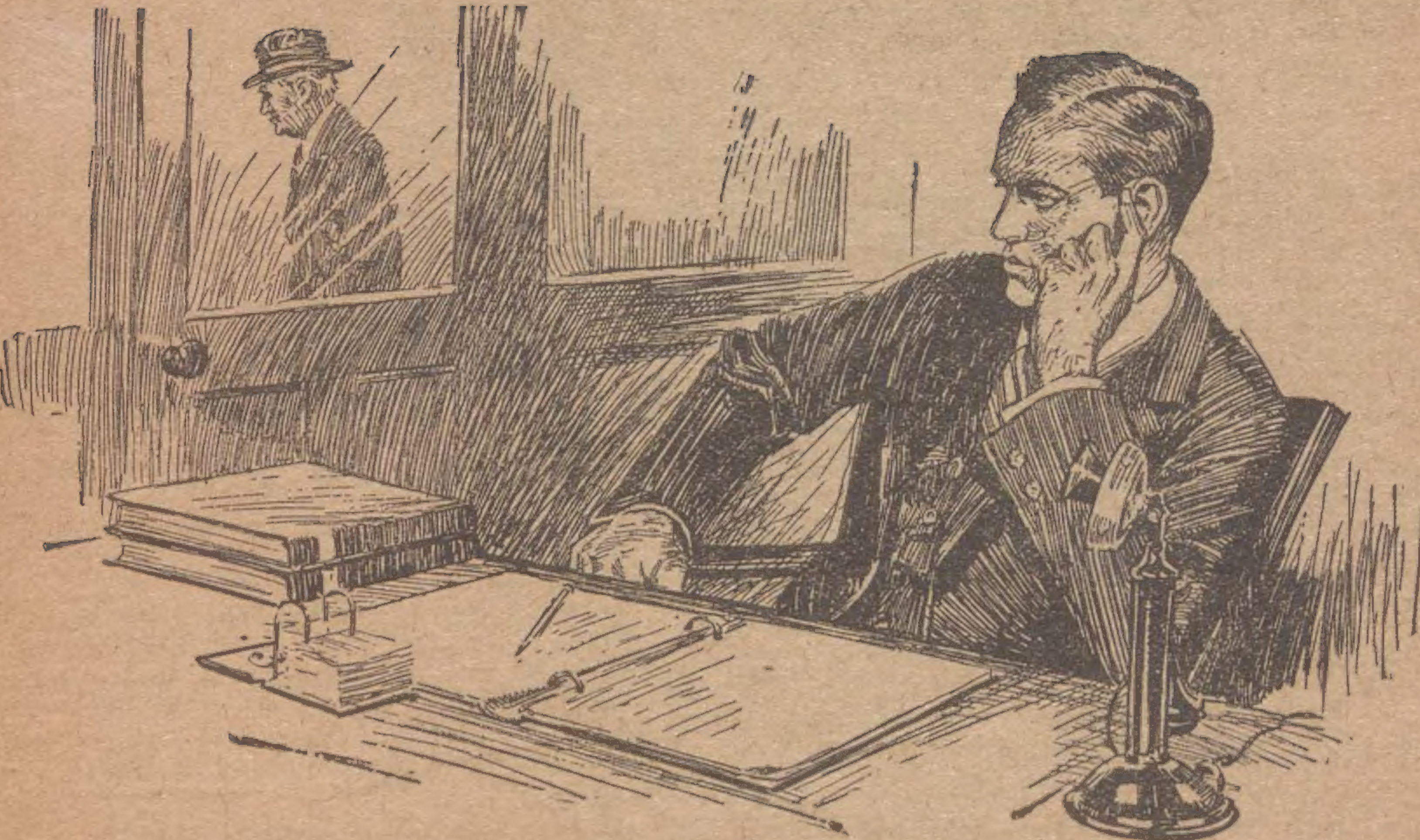
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